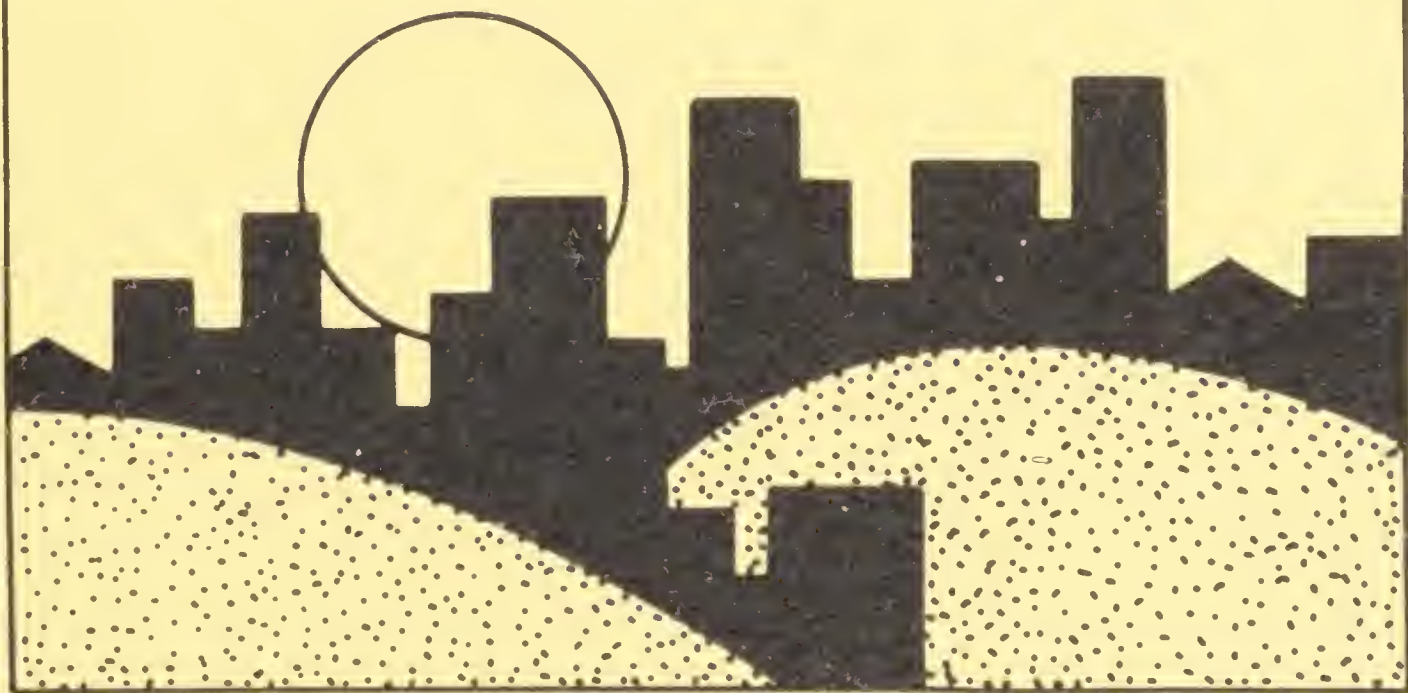


THE BENEFITS OF OWNER OCCUPATION

Patrick N. Troy

Urban Research Program
Working Paper No. 29
December 1991



URBAN RESEARCH PROGRAM
RESEARCH SCHOOL OF SOCIAL SCIENCES
AUSTRALIAN NATIONAL UNIVERSITY

ERRATA

Appendix & Bibliography

p.54 The publishing houses for the Forrest and Murie 1990 and the Forrest, Murie and Williams 1990 references were inadvertently omitted. The publishers for these references are respectively: Avebury and Unwin Hymen.

p.59 The bibliographical reference for Watson, S. 1988 is incomplete. The full title of Watson's book is *Accommodating Inequality: Gender and Housing*

p.60 The Lloyd & Anderton 1991 work cited in the Appendix does not appear in the bibliography. Details for that reference are as follows:

Lloyd, C. J. & Anderton, N.D. 1991, An Analysis of the 1986 Census, A report prepared for the Department of Community Services and Health, Canberra.

Text

p.33, end of second paragraph – Gruen 1987 was mistakenly cited instead of a 1989 Housing Industry Association work entitled: 'Housing Costs and Supply', Papers and proceedings of the fourth Housing Finance Workshop, R. Campbell (ed.) HIA, Canberra.

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ABSTRACT

In discussing owner occupation in Australia this paper attempts to explain why the level is as high as it is and poses the question of whether it is desirable. The paper starts with a brief history of owner occupation then moves on to discuss the benefits of owner occupation accruing to individuals, the individuals who benefit and the costs they bear. It proceeds to discuss the community benefits and costs flowing from owner occupation followed by consideration of the way in which owner occupation is related to citizenship, the types of dwellings owners have and the factors affecting owner occupation. The paper concludes with a discussion of the prospects for owner occupation and the policy options open to government.

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I wish to acknowledge the assistance of Rita Coles who has tolerated my dilatoriness in the development of this text. I also wish to thank Max Neutze, Peter Williams, Clem Lloyd, Sophie Watson, Mike Harloe, Steve Bourassa, Chris Maher and Meredith Edwards for comment on an earlier draft of this paper. All errors, misunderstandings and misinterpretation are my own work.

The Benefits of Owner Occupation

Patrick N. Troy
Urban Research Program

Introduction

It has become a commonplace that Australia has a high level of owner occupation and has had for a long period (Table 1). Politicians especially, like to draw attention to this fact implying that it is a 'good thing' and indicates that Australia is a society which enjoys a high standard of living and that it is the result of the policies they have introduced.

Writing in 1883 Richard Twopeny observed that 'the colonist is very fond of living in his own home on his own bit of ground'. He went on to say that building societies and the mortgage system facilitated the achievement of this goal. It wasn't always like that.

In discussing owner occupation in Australia this paper attempts to explain why the level is as high as it is and pose the question of whether it is desirable.

The paper starts with a brief history of owner occupation then moves on to discuss the benefits of owner occupation accruing to individuals, the individuals who benefit and the costs they bear. It proceeds to discuss the community benefits and costs flowing from owner occupation followed by consideration of the way in which owner occupation is related to citizenship, the types of dwellings owners have and the factors affecting owner occupation. The paper concludes with a discussion of the prospects for owner occupation and the policy options open to government.

Owner Occupation - a History

When Australia was first settled an attempt was made by the governors to keep control of the town centres (Connell and Irving 1980). Early in the nineteenth century Governor Macquarie conceded that this policy produced great inequality in standards of housing and urban land was granted and sold in the various colonial towns by colonial administrations thereby creating the great Australian sport of property speculation. When the land was granted it was allocated according to the wealth of the grantee. Those of small means were not allocated land although the promise of eventual ownership was held out as a spur to industry and thrift. In the expanding colonial economies there were sufficient examples of artisans and craftsmen who 'made good' to lend credence to these aspirations. Sydney had many examples of successful tradesmen who built a house then sold it to raise the capital to repeat the exercise or who built several houses in a terrace, lived in one then sold the others to pay for their own (Kelly 1978, 1982).

Apart from the gracious houses of the successful merchants dwellings were generally of a low standard, Bunning describes them as 'cheap and mean' (Bunning

Table 1 Owner Occupation Capital Cities, States and Australia: 1891-1986

Year	Owner Occupied Private Dwellings	Sydney	NSW	Melbourne	VIC	Adelaide	SA	Brisbane	QLD	Hobart	TAS	Perth	WA	Australia
1891	Number '000 <i>per cent</i>	22.10 27.80	*	*	*	*	*	*	*	*	*	*	*	na na
1901	Number '000 <i>per cent</i>	*	*	*	*	*	*	*	*	*	*	*	*	na na
1911	Number '000 <i>per cent</i>	36.80 31.10	140.70 40.00	42.50 36.90	*	41.00	*	46.00	*	33.00	*	41.00	*	441.90 49.41
1921	Number '000 <i>per cent</i>	68.90 39.80	194.40 46.90	70.40 44.50	58.00	53.00	61.53	61.00	66.00	45.00	58.00	56.00	68.00	579.80 52.35
1933	Number '000 <i>per cent</i>	113.40 40.50	276.40 47.20	110.20 48.00	*	*	*	*	*	*	*	*	*	794.00 52.59
1947	Number '000 <i>per cent</i>	147.10 39.70	352.30 48.10	142.40 45.80	58.00	54.00	94.69	60.00	61.00	49.00	58.00	55.00	57.00	985.70 52.60
1954	Number '000 <i>per cent</i>	283.90 55.70	423.90 47.10	260.40 62.60	*	87.31	*	*	*	*	*	*	103.49	1474.90 62.94
1961	Number '000 <i>per cent</i>	406.90 67.60	507.30 48.40	377.90 72.90	565.80 72.30	118.70 73.10	181.30 69.90	123.90 74.10	280.80 71.60	21.20 70.30	61.90 68.60	82.70 72.70	130.68 70.96	1945.60 69.94
1966	Number '000 per cent	496.90 71.80	806.10 71.60	432.90 71.20	*	74.00	*	73.00	*	70.00	*	73.00	152.39 70.88	2231.90 70.80
1971†	Number '000 per cent	551.60 67.30	894.90 67.90	520.90 71.20	*	70.00	*	70.00	*	*	*	66.00	*	2468.90 67.26
1976†	Number '000 per cent	633.30 65.10	975.60 67.40	71.00	781.40 72.00	71.00	264.20 69.00	71.00	397.30 68.00	69.00	83.30 70.00	69.00	218.40 66.00	2761.40 66.69
1981†	Number '000 per cent	692.90 66.00	1114.90 67.10	614.50 68.90	882.00 71.00	224.40 70.10	*	229.70 69.20	*	37.00 66.50	*	203.50 68.30	*	3178.80 68.10
1986†	Number '000 per cent	767.30 67.30	1226.50 67.80	698.80 73.00	988.10 73.00	246.50 70.70	327.50 69.26	273.80 71.60	564.00 67.67	42.80 70.60	105.70 71.06	241.70 71.00	308.10 67.49	3586.30 69.20

1947). They might have been cheap to construct but as Coghlan pointed out rents were high in the early 1840s (Coghlan 1918:462) and remained so at the end of the decade. He also observed that although there was a general fall in wages and prices rents only shared in the decline 'to some extent'. This was one of the earliest observations of the 'ratchet effect' which seems to operate in housing markets. Coghlan notes that in the mid 1840s about twelve per cent of the houses were vacant in Sydney with a smaller proportion in Melbourne. He also comments that rents in the country districts 'were at all times fairly low'.

Owner occupation was low (especially in urban areas) before the 1850s for a variety of reasons but including the fact that 'housing finance was both hard to obtain and expensive' (Hill 1959). The high rate of inflation in house rents in the early 1850s undoubtedly fuelled the rapid increase in popularity of building societies which offered finance on easier terms than the banks, thus leading to a higher level of owner occupation (even though they eventually paid more for their housing than they would have under bank loans). The easier conditions in the country were remarked on by Coghlan.

We should note here the point made by both Coghlan (1918:792) and Hill (1959:5) that the quality of housing was extremely poor. Hill made the further point that as the rent paying capacity of wage earners was low the only way to ensure a high rate of return on housing investment was to keep housing standards down.

Contemporary concern over housing quality in Sydney was heightened by fears raised by the events in mid century Paris which caused many who were concerned about 'good and stable government' to have regard for the living conditions of the working classes, largely out of a concern for their own survival. This led eventually to legislation designed to raise the minimum standards of housing (Troy 1988).

The second half of the nineteenth century was a period of rapid urban development in the major cities like Sydney and Melbourne. For most of the period from 1850 to 1890 rents remained high and investors expected returns of seven to ten per cent net (Coghlan 1918:1627). Although housing standards improved over the period housing market conditions increased the popularity of the building societies which appeared in the late 1840s and boomed from 1860 to 1890. The New South Wales 1847 legislation regulating building societies was amended in 1873 introducing the credit foncier system of mortgage repayment. This gave a fillip to the popularity of the societies raising the level of owner occupation to approximately fifty per cent by the time of the 1890s economic depression (Butlin 1973:259).

The loss of confidence in permanent building societies following the depression meant that banks once again became the major lenders for housing though at a greatly reduced level of activity - the level of residential investment in 1900 was the lowest for forty years (Bethune 1977). Starr-Bowkett and Terminating building societies developed popularity in some regions but by and large they were able only

to arrest the decline in activity. Owner occupation plateaued at about fifty per cent past the turn of the century although it was often higher in the country areas.

The first figures we have on owner occupation to which we can attach any degree of statistical confidence are those derived from the census of 1911. Table 1 sets out figures resulting from successive censuses to 1986.

The high national levels obscure significant variations within and between States and within the major cities. Country people are more likely to own their dwelling than those in the city and a higher proportion of them tend to own their dwelling outright. In earlier periods country people simply had no choice - there was no rental accommodation and little attraction for investors in constructing accommodation, if you needed it you built it, often with the materials to hand. Many residents of the outer suburbs had a similar choice and experience. The 1911 census recorded owner occupation for the Sydney metropolitan area at 31.1 %. Jackson (1970) estimates that it was 27.8% in 1891.

In 1912 the search for new ways of encouraging and spreading owner occupancy led the New South Wales government to amend the legislation governing the Savings Bank, allowing it to advance loans for house purchase. This initiative led to a rapid increase in the numbers buying their own homes in Sydney. But again, it was a measure which simply facilitated access by more middle class households to owner occupancy. According to one representative of the development industry, working class buyers were viewed the same as 'capitalists' where they had the resources (Stanton 1913). Spearritt (1978) points out that by 1918 a number of vested interests were promoting owner occupation (home ownership) including extending it to workers to allow them to obtain a 'stake in the country'. The level of owner occupation in Sydney rose to 40% by 1921 and plateaued there throughout the 1920s, 30s and 40s. The wealthier classes presumably found that investment in and control over working class housing via the banks and building societies which they owned or controlled was very profitable and less stressful than direct ownership of the housing.

The Commonwealth accepted responsibility to help veterans of the 1914-18 war into their own housing under the War Service Homes Act of 1918. Prior to 1950 this scheme together with the Commonwealth Housing Act introduced by the Bruce - Page government in 1928, were the main initiatives by the Commonwealth to raise the level of owner occupation. The Bruce - Page scheme was unambiguously directed to increasing the level of owner occupation among middle class salary earners. In terms of the numbers assisted it was not very significant. The War Service Homes Scheme, on the other hand, eventually helped large numbers of ex-servicemen into owner occupation.

When he was forced into Opposition, Robert Menzies, the conservative political leader, recognised the potency of the desire for owner occupation (Menzies 1943), added his own political objectives and set out to promise, then deliver, 'home

ownership' to the population. The rising real incomes of the population and low real interest rates together with the sequence of measures he introduced following his electoral victory of 1949, raised owner occupation nationally from 52.6% in 1947 to 70% by 1961. He succeeded in making owner occupation available to a wider group in the population, including many working class households. Menzies' objective was made easier because the ALP had succeeded in allowing itself to be caricatured as being opposed to owner occupation following Dedman's dictum in 1945 that the Commonwealth Government was 'concerned to provide adequate and good housing for the workers; it was not concerned with making the workers into little capitalists' (Dedman 1945). This high level of ownership was achieved by organising the finance system so that public and private banks and other lending institutions advanced loans for housing mortgages at preferred interest rates, by forcing the sale of government houses on advantageous terms to tenants and, late in his period of office, by giving capital grants to special categories of people such as those who met specified savings targets.

Menzies revealed a selective response to urban issues. While Attorney General in 1934 he had opposed a proposal, indeed an election promise, made by Prime Minister Joe Lyons to establish a Commonwealth housing program on the grounds that it was outside the Commonwealth's Constitutional powers. While himself Prime Minister he declined requests from the States for Commonwealth funds for infrastructure in the 1950s. By his willingness to involve the Commonwealth in housing for owner occupation through the use of tax expenditures, the fixing of interest rates for housing at levels lower than generally prevailing, grants to the States and finally to individuals, he demonstrated that his opposition to Commonwealth involvement in traditional areas of State responsibility was not based on any principle higher than that of political expediency.

In spite of continued government preferment of owner occupancy reflected in low and controlled mortgage interest rates, capital grants schemes, new mortgage instruments to cushion repayments, exclusion from capital gains taxes and the abolition of inheritance duties, successive governments have had to struggle to maintain owner occupancy at 70% (The level of owner occupation has actually declined slightly over the past thirty years). That is, we seem to have reached another plateau.

Those in the outer suburbs of Australian cities are more likely to be owner occupiers than those in the inner areas. We can explain some of these spatial divergences in terms of the different social and political conditions in the States, differing concentrations of public rental housing, the history of development of the respective areas, different housing standards between the country and urban areas, the decline in and ageing of the rural population compared with urban populations and the different market responses to demand. But our purpose here is to explore the attractions and benefits of owner occupation to explain why it is as high as it is.

It is important to remind the reader at this point that the variations in definitions of owner occupation and of boundaries in the various censuses introduce inescapable ambiguities in some of the figures in the tables referred to in the following text. Difficulties in reconciling data from various sources and between census publications has led to the production of some statistics which differ from those often referred to in writing on 'home ownership'. Comparison between 'the city' and 'the country' may suffer a little because of the different definition employed at different times but generally the vigour of the heroic assumptions, both explicit and implicit, overcome the lack of statistical finesse or rigour in the following discussion.

Innate Desires

Some commentators attempt to explain the high level of owner occupation in terms of feelings of well-being, natural instincts or desires. Others explain it as a search for security or a form of forced saving. In a 'migrant society' like Australia it could be the result of people fleeing insecurity and overcrowded cities and buying a stake in their new country where they could have a sense of space and freedom. The high levels of owner occupation recorded among migrants (Table 2) tends to support this thesis but could also be interpreted as a measure of 'success', acceptance, engagement or the propensity of migrants from some countries to place an exceptionally high value on owner occupation as a way of establishing themselves with some security in their new society or even a lack of other options, eg. a small supply of public housing and difficulties in obtaining access to it. Anecdotal evidence also indicates that some groups arrange communal help so that fellow countrymen can be quickly helped into the security of ownership and integrated into the society.

What is the situation in other countries? It is clear from even the limited statistics in Table 3 that there is a high degree of variation between them in the level of owner occupation.

The variation of owner occupation within Australia and its international variation suggests that explanations such as 'innate desires' or those which argue that the level of owner occupation of housing is a function of the income and wealth or standard of living in a country are, at best, partial. That is, we are hard put to explain the variation as regional variation in the innate desires of citizens of one country. Must we assume that the increase in owner occupation in Australia between 1950 and 1960 was due to an increase in innate desires? Nor can we easily explain why the citizens of, say, England, Germany, France, Sweden, Italy increase their innate desire on migrating to Australia. Explanations of relative owner occupation in terms of the wealth, income and standard of living all have difficulties when we observe that many of Australia's OECD partners who have higher living standards have lower owner occupancy rates.

Table 2 Owner Occupation Levels and Ethnicity: Australia 1986

	Owner	Buying	Rent Private	Rent Hsng Auth	Rent Other Govt	Rent Not Stated	Other & Not Stated	Total
Australia								
Number	1230400	1007300	526800	175900	43400	24400	131800	3140000
Row %	39.2	32.1	16.8	5.6	1.4	0.8	4.2	100.0
Col %	70.1	71.0	69.5	70.8	75.2	69.5	72.9	70.5
Other Oceania								
Number	13800	20100	29600	2400	700	1100	2300	70000
Row %	19.7	28.7	42.3	3.4	1.0	1.6	3.3	100.0
Col %	0.8	1.4	3.9	1.0	1.2	3.1	1.3	1.6
UK / Ireland								
Number	165200	178600	86900	34600	6700	3200	14900	490100
Row %	33.7	36.4	17.7	7.1	1.4	0.7	3.0	100.0
Col %	9.4	12.6	11.5	13.9	11.6	9.1	8.2	11.0
Southern Europe								
Number	1774700	63200	18400	6500	1300	1000	14300	279400
Row %	62.5	22.6	6.6	2.3	0.5	0.4	5.1	100.0
Col %	10.0	4.5	2.4	2.6	2.3	2.8	7.9	6.9
Other Europe								
Number	99700	55000	34800	11800	1800	1200	7700	212000
Row %	47.0	25.9	16.4	5.6	0.8	0.6	3.6	100.0
Col %	5.7	3.9	4.6	4.7	3.1	3.4	4.3	4.8
Western Asia								
Number	13900	13900	7800	2600	800	800	1000	40800
Row %	34.1	34.1	19.1	6.4	2.0	2.0	2.5	100.0
Col %	0.8	1.0	1.0	1.0	1.4	2.3	0.6	0.9
Other Asia								
Number	24900	46600	31600	9100	1500	2100	3600	119400
Row %	20.9	39.0	26.5	7.6	1.3	1.8	3.0	100.0
Col %	1.4	3.3	4.2	3.7	2.6	6.0	2.0	2.7
South America								
Number	1400	4100	4500	1700	200	200	200	12300
Row %	11.4	33.3	36.6	13.8	1.6	1.6	1.6	100.0
Col %	0.1	0.3	0.6	0.7	0.3	0.6	0.1	0.3
Other America								
Number	6600	7500	5300	700	500	200	700	21500
Row %	30.7	34.9	24.7	3.3	2.3	0.9	3.3	100.0
Col %	0.4	0.5	0.7	0.3	0.9	0.6	0.4	0.5
Africa								
Number	9800	15000	6900	1300	800	200	2100	36100
Row %	27.1	41.6	19.1	3.6	2.2	0.6	5.8	100.0
Col %	0.6	1.1	0.9	0.5	1.4	0.6	1.2	0.8
Not Stated								
Number	15000	7400	5300	1900	na	700	2300	32600
Row %	46.0	22.7	16.3	5.8	na	2.1	7.1	100.0
Col %	0.8	0.5	0.7	0.8	na	2.0	1.3	0.7
Total								
Number	1755400	1418700	757900	248500	57700	35100	180900	4454200
%	39.4	31.9	17.0	5.6	1.3	0.8	4.1	100.0
%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source & Notes: see Appendix

Table 3 Home Ownership*: Australia and Other Selected OECD Countries

Country	1950	1960	1970	1980
Australia	63.3(a)	70.3(b)	68.8(c)	70.1
Belgium	38.9	49.7	54.8	62.0
Denmark	—	45.7	48.6	52.0
Finland	55.9	60.8	60.4	64.0
France	35.5	41.6	44.7	47.0
West Germany	na	35.1	35.9	37.0
Italy	—	—	—	50.8
Luxembourg	na	54.7	56.9	65.0
Netherlands	29.3	na	35.4	43.0(d)
Norway	na	52.8	52.6	na
Sweden	na	36.2	35.2	42.0
United Kingdom	na	41.8	49.2	52.0
Japan	—	—	—	58.2
Canada	65.6	66.0	60.0	64.3
USA	55.0	61.9	62.9	73.0

Source & Notes: see Appendix

Owner Occupation

Throughout this discussion we will use the term 'owner occupation' eschewing the term 'home ownership'. We do so for a variety of reasons including the fact that the term 'home ownership' lacks precision and is value laden. The word 'house' itself is contested in its meaning (Gurney 1990) but it seems clear that it has a hierarchy of meanings which have varying implications for public policy. We note that many social surveys collect data on 'home ownership' which frequently reveal levels of 'home ownership' exceeding by a significant margin the levels of owner occupation revealed in the national census. Levels in excess of seventy five per cent have been found in recent surveys. There is a systematic bias in most of these surveys which leads to under representation of the more unconventional households. On the other hand the way 'group households' are treated in the census tends to lead to a systematic understatement of the level of owner occupation.

The term owner occupation can have a range of meanings. We can use it to describe a tenure in which all private rights and interests in a particular residential property are fully owned by the occupant or, as with strata titles, it implies ownership of an interest in the property but it may also be applied to property on which the occupant has a number of mortgages. In common parlance the two situations are similar in the sense that the occupant is referred to as the 'owner' even if the mortgagors hold mortgages over the property for the greater part of its value. Legally the situation is even more complex.

All the commonly used statistics covering owner occupation tend to aggregate the two categories of outright owners and those still paying for their dwelling. Census figures make some attempt at separation. Table 4 reveals the way these categories of owner occupation have changed. We have few statistics on which we can rely for the earlier periods but it seems clear that while the numbers of outright owners has increased the proportion of owner occupiers who have mortgages on their dwellings has also increased. The proportion of owner/purchasers has been relatively steady over the past 25 years. The proportion of outright owners peaked in the late 1950s then fell as the baby boom generation advanced into owner occupation and has more recently recovered. We can expect the proportion of outright owners to continue to increase slightly as the population ages.

So, we make no new insight when we find that there is no simple explanation for the level or variation in owner occupation. Why then, are we preoccupied with owner occupation? What do we mean by the term 'owner occupation' and why has it been a central tenet of housing policy? What benefits does owner occupation confer? On whom? On society? Without discarding entirely the argument based on instincts we must ask whether there are socio economic factors such as institutional structures or processes at work which encourage owner/occupation and which act differentially between whole societies or regions of them in so doing?

What bundle of rights, privileges and benefits are represented by owner occupation? How have these changed?

Table 4: Tenure Categories Australia: 1911 - 1986

Year	Number of Dwellings ('000)	Per centage Occupied by:						Total
		Owner	Purchaser	Owner/ Purchaser Combined	Private & Other Tenant	Government Tenant	Other Methods of Occupancy (OMO) & Not Stated (NS)	
1911	894.4	45.0	by Instalments 4.4	49.4	45.2	2.1	NS 3.3	100
1921	1107.1	39.9	by Instalments 12.5	52.4	40.6	na	NS + OMO 7.0	100
1933	1434.5	41.8	by Instalments 13.2	55.0	38.3	na	NS + OMO 6.7	100
1947	1873.6	45.0	by Instalments 8.0	53.0	43.0	2.0	NS 2.0	100
1954	2343.2	48.0	by Instalments 15.0	63.0	Other Tenant 30.0	4.0	NS + OMO 3.0	100
1961	2781.9	47.5	by Instalments 22.4	69.9	Other Tenant 24.3	4.2	NS + OMO 1.6	100
1966	3151.9	38.0	by Instalments 29.0	67.0	Other Tenant 22.0	Housing Authority 6.0	NS + OMO 5.0	100
1971	3670.6	na	na	67.3	Other Tenant 21.7	Government Tenant 5.5	NS + OMO 5.5	100
1976	4140.5	32.0	Instalment and Unspecified 35.0	67.0	Other Tenant 20.0	Government Tenant 5.0	NS + OMO 8.0	100
1981	4668.9	35.0	Instalment and Unspecified 33.0	68.0	Other Tenant 20.0	Government Tenant 5.0	NS + OMO 7.0	100
1986	5187.4	39.0	Instalment and Unspecified 31.5	70.5	Other Tenant 19.0	Government Tenant 7.0	NS + OMO 3.5	100

Source & Notes: see Appendix

Individual Benefits

The following is a preliminary list of rights, privileges and benefits which are more commonly cited as accruing to individuals:

- security of tenure
- ability to accumulate wealth
- ability to bequeath wealth
- ability to control housing costs
- freedom of individual expression
- freedom of choice of location/environment

We should note that in any given decision to buy a dwelling one or more of these rights, privileges and benefits might motivate the owner. Moreover, the owner may attach different weights to these rights, privileges or benefits at different times.

Security of Tenure

In many so called primitive societies individuals and families may, by virtue of their membership or citizenship of the society, have natural or use rights which allow them to build and/or occupy a dwelling built on communally owned land and to have privacy and security of tenure of the dwelling for their life. They may even have limited rights to bequeath or pass on the dwelling to someone else in that family group. But once they or their direct family descendents have finished with it, it or the land on which it stood reverts to the community (Helliwell, in press).

In Australia, given that we follow English law, there are virtually no natural rights of access to a dwelling - to shelter, by virtue of membership or citizenship. These rights, along with others, were gradually eroded with the development of the notion of property (Ryan 1984) long before European settlement of Australia. We do not wish here to explore the more detailed issue of property or property rights. Those issues are dealt with more appropriately by Kamenka et al. (1978) and Gray (1987) but we should note that the rights are continuously evolving. That is, rights in property are not inviolable. When it suits them, governments change many aspects of those rights to serve some common purpose. In so doing the security of tenure may be redefined so that the 'security' of every-day parlance is seriously limited. Security of tenure is thus both socially determined and transitional.

Security of tenure is attached most clearly to those dwellings which are fully owned, that is, those for which there are no mortgages held against the property. This degree of security is attached to about half the dwellings categorised as 'owner occupied' (Table 4). In earlier periods the proportion of owner occupied dwellings which were fully owned was very high but changes to the financing of housing meant that as more people were given access to owner occupation the level of outright ownership fell. In country areas the level of outright ownership remains high and this is largely a reflection of the high proportion of housing which is

inherited with farming property, the ageing population and the fact that prices of separate houses are relatively low due in no small measure to the lower price of land.

The other half of the owner occupied dwellings in Australia have a degree of security of tenure which varies according to the extent to which each individual dwelling is mortgaged. In periods of economic difficulty the propensity of finance institutions to foreclose on mortgages where the 'owner' is experiencing hardship may significantly affect the security of tenure.

Owner occupation, nonetheless, is perceived as carrying with it security from capricious eviction. It is popular because it is seen to leave the decision about when to vacate a dwelling with the household and not some other person or corporation. Ownership means that, for the most part, households know that in hard times they will still have shelter and protection from the elements in familiar surroundings and in a community in which they are known and may be supported. The reality of this benefit falls unequally with women tending to benefit less than men. Eviction or termination of a tenancy on the other hand means moving, usually to a new area which may not be familiar and in which the household is likely to have less support.

The insecurity of tenancies was well illustrated in the difficulties experienced by many families (both middle class and working class) during the Depression of the early 1930s. Sometimes the termination of a tenancy was due to the sudden departure of the tenant - 'doing a midnight flit' - because the family could not afford to pay the rent it owed. These traumatic experiences were dramatised in many novels about life in the period (Cusak 1953, Johnston 1969) and became part of the collective psyche of the population. As a consequence, the 'folk wisdom' of many families places great weight on owner occupation as a way individual households can insure themselves against the adverse vagaries of the economy. The belief is that households which own their dwelling - preferably a house on its own plot of land - can more easily fend for themselves. They can do so by taking in lodgers, by growing or raising more of their own food (this option is, of course, also open to those who rent dwellings with their own garden), by using the house and land for a variety of activities which might not be permitted by landlords. Mullins (1981a, 1981b) argues that domestic production was an important explanation for both the form of housing and owner occupation in Australia before 1950. Although there is now less emphasis on food production at the dwelling, domestic production remains a powerful influence on urban form and owner occupation.

In hard times also, charges for urban services such as water supply, sewerage and property services for which, as tenants, they would have to pay in their rent, may be deferred for owners. That is, owners have some opportunities for rescheduling their debt payments which are unavailable to tenants. But even where charges are deferred they can be accumulated only for a certain period - except in those local government authorities which allow pensioners to defer charges against their home and where no time limits are set.

Saunders (1990) argues that it is the desire for individual (he mystifies and confuses the discussion by using the word 'ontological' when he means common or garden personal or individual) security which explains the desire for owner occupation. There is some evidence that people highly value the security provided by their own dwellings and some trauma counsellors (Niederbach 1986) report that people whose homes are burgled experience emotional stresses not unlike those experienced by rape victims. Niederbach (1990) makes the point that a person's dwelling is like an outer 'skin' which if violated produces feelings akin to that of rape. She does not explore whether these feelings are stronger for owners although use of the word 'home' suggests they are.

Gurney (1991) disputes the Saunders'(1990) ontological security of the home thesis and whether it is stronger for owner occupation than for renters in Britain. Harloe (1991) provides an even stronger critique of this argument. The cultural/political differences between Britain and Australia including higher levels of owner occupation for much longer periods in Australia may explain apparently higher levels of agreement with the Saunders thesis in Australia. Evidence from Aged Cottage Homes Inc. (1991) on the commitment and attachment to their own house strongly supports the Saunders argument. Similar evidence may well develop in Britain as that country becomes more accustomed to higher levels of owner occupation.

Accumulation of Wealth

The difficulties people experience in saving are legendary. We are taught the moral fables of the ant and the grasshopper, yet are daily assailed by people who implore us to spend. We are offered ever more opportunities to avail ourselves of consumer credit. Because of our propensity to spend and its own need for a flow of funds, the federal government levies taxes (for most of us) on income as it is received (the P.A.Y.E. system). In this way the government can be sure it has the funds to provide the services and minimises collection and enforcement costs. But it also acts in a very paternalistic way to help us provide for our future security. It does this through a retirement income policy including a savings scheme called occupational superannuation to provide for ourselves in old age (Foster 1988). In many areas of activity this savings scheme is compulsory.

The second major way the federal government attempts to encourage people to provide for themselves is by encouraging them into owner occupation of their dwellings (Kemeny 1983). Unlike taxes or superannuation there is no compulsion about entering owner occupation. But the imperatives of the market as structured by government (largely Federal but also State) policy result in powerful incentives for ownership 'in their own interest' or to give people 'a stake in the country' (Spearitt 1978:29). We even refer to people's income after they have met their tax obligations, paid their superannuation contributions and their housing mortgages as their 'discretionary income'. That is we tend to see taxes, saving for retirement and housing as obligatory and first claims on income. Owner occupation has been

attractive as a major way of accumulating wealth, especially as the Federal government arranges taxation advantages that are greatest for middle class households.

Although capital gains taxes were recently introduced on most forms of investment, including housing, owner occupied housing was exempted. The wealth accumulation objectives were made easier to attain by the sponsorship and authorisation by governments through banks and building societies of home financing mechanisms which spread loan repayments evenly over many years and guaranteed the loans. In periods, such as the recent past, when the rate of inflation in residential property values has been faster than that of other prices, dwelling owners enjoy a transfer of wealth. The transfer may come from another generation, another class or from another region. Moreover, inflation in the value of residential properties in some areas of a city may continue at a high rate especially if the city in which they are located is continuing to grow. One consequence of this process is that prospective owners find it increasingly difficult to buy, especially under the current market conditions and taxation arrangements.

Stories of the advantageous rate of appreciation of property values are part of the conventional wisdom as is the saw that investment in real property is a hedge against inflation. A large proportion of the population seem to feel that the solidity of the building itself, something they can see and feel, is more reliable than wealth in some intangible form such as 'paper'. Periodic collapses of empires of those with 'paper' fortunes simply confirms the folk wisdom about investment in 'bricks and mortar'. Owner occupation is seen then as not only a way of accumulating wealth but also as a way of securing wealth against inflation. Contrary to this there is evidence that, on average, residential property holds its value but that it does not appreciate, in real terms (Bethune and Neutze 1987, Beer 1989, 1991). Clearly, properties in any given area of a city might appreciate faster than the average in any period.

There can be little doubt that dwellings, especially houses, are seen as tangible evidence of self worth, of status, 'success' and power. The conspicuous consumption of 'successful people' in the ornateness or grandeur of their dwellings - especially houses - may not be a socially useful use of capital or even particularly rational on the part of the individuals concerned but it assuredly is a way that wealth is displayed. Renting grand residences is one way of informing the world of success but owning them conveys an even stronger message and allows an even freer expression for those with an *edifice complex*.

Recent initiatives in Australia aimed at providing support for the aged or helping them to help themselves have revolved around schemes to 'unlock the wealth' stored in the family 'home'. Several 'reverse mortgage' schemes have been developed to facilitate owners converting their asset to income. The schemes have had some adherents but it appears that their limited popularity is due to fears among older owners that the value of their dwelling may be used up before they die and they are

not confident the finance companies, banks and insurance companies would not evict them.

Bequests

The desire to 'leave something for the children' is strong in Australian society and, as Ryan (1984) and Reeve (1986) remind us, inheres in the notion of private property. Although at times we have taxed the wealth one generation inherited from another we have always protected rights of inheritance and encouraged the transfer. There are clear economic motives for the desire and practice but there are also strong symbolic reasons why parents want to leave a substantial asset in the form of a dwelling - the family home - to their children. The dwelling in question may not actually have been the family home in the sense that that was where the children were raised or grew up but may have had that symbolic function because that was where the parents established themselves as the centre of their family after their children left home. Most households have a need for a dwelling up to the death of the last member so that the reality of life is that most dissolving or terminating households have a dwelling to bequeath.

Wealth held as housing is the largest form of private wealth in Australia (Piggott 1987) and, apart from domestic chattels, is the form in which it is most widely held. Inherited dwellings are most often debt free.

Hamnett et al. (1991) found that housing wealth has recently become important in Britain. They also argue that this housing inheritance is heavily skewed toward owner occupiers and that there is likely to be a small proportion who will be renters with little prospect of benefitting from inheritance.

As a result of the expansion in home ownership in Australia during the 1950s, coupled with the fall in family size, many households which are well established in their own homes are inheriting an additional dwelling. This is leading to a widening of the divide between those who own and those who rent - a situation very similar to that emerging in Britain. (Hamnett et al. 1991, Badcock 1984, Smith 1989a, 1989b). It is likely that as this inequality continues those who rent are likely to find it harder to become owner occupiers, that is the children of renters are more likely to be renters than those of owner occupiers. (This makes it imperative to develop policies to overcome the inequities renters now experience.)

Control of Housing Costs

Although individuals may sub-divide their dwellings and sub-let a part of them to control their housing costs, this option is rarely open to those in rented property because property owners discourage the practice. Tenants also have little control over the condition of their dwellings. Landlords decide the standard of maintenance so the only way tenants can control their housing costs when the housing is 'overmaintained' or when the standard is lower than they would like, is to move. In both cases the costs of movement or dislocation act as a deterrent to

their expression of preference. Owner occupants, on the other hand, can determine how much and when maintenance will be carried out.

Owner occupants may also increase or modify their housing (especially in single family dwellings) with more or less control over costs. They can do so incrementally and more in tune with their income limits than tenants. On the other hand moving to another dwelling is more expensive for owners.

Tenants have very little opportunity to insulate themselves from inflationary processes, being required to pay rents which reflect the volatility of and movements in the rented property market and the preferences and objectives of landlords (landlords may not maximise rental income in periods of strong growth in property prices but catch up when the growth is weaker (Bethune 1977)). Owner occupants can to a large extent ignore the pressures and hold their long run housing costs steady (Neutze 1989). Even where owners are paying off a mortgage they have greater capacity to control their costs - especially if they have been in the property for some time and have accumulated a substantial level of equity in the dwelling. Indeed credit foncier loans give assurance about levels of cost, subject only to changes in interest rates over the period of a mortgage – indeed borrowers also know that if they can weather the high early repayments the real value of the repayments will fall both through inflation and their increased capacity to pay.

There is probably no reason why an owner should go to more trouble to maintain a dwelling and its grounds if the effort is related solely to the utility derived from its usage. Owners have the additional incentive of the possibility of recouping some or all of the cost and care of maintenance through increased capital value which the renter does not have. On the other hand if renters find that the rental value of their dwelling and its grounds is enhanced as a result of the care and maintenance they provide they will be disinclined to carry it out.

Freedom of Individual Expression

Housing – that is, the space in and around the dwelling – is significant in social reproduction (Saunders 1990). Rapoport (1969) showed that the form of housing was influenced by the culture of a society. It is only a small extension of his argument to hold that in modern advanced communities housing tenure is similarly influenced by the culture of the society. Ownership of their housing allows occupants far greater freedom than tenants to use the space both within and outside the dwelling itself as they see fit for their shelter and for all their needs for symbolic and self expression. They may, for example, make minor rearrangements to the internal layout of rooms which they may change at will to suit their changing needs in ways which most landlords would not permit. Owners can paint and decorate their dwellings and, where they have them, develop their gardens to express themselves as they see fit without being concerned about the veto of a landlord. Compared with tenants, owners may behave within their curtilage in ways which it is harder for others to complain about, prevent or discourage.

Choice of Location /Environment

Although the range of choices might be constrained both by limited personal resources and other market factors, by and large owners have a greater range of choices over where they will live and the quality of their environment. In some parts of Australian cities renters effectively have no choice and in others the only way to obtain accommodation is to buy. The fact that most households own their dwelling may explain why such a high proportion express high levels of satisfaction with their location and environment (Troy 1971, 1972).

Which Individuals Benefit?

It is not obvious which individuals benefit from owner occupation. We can see from Table 5 that in 1986 the higher the income the greater the probability of owner occupation. Such disaggregations of census data show what we already know: the benefits of owner occupation are enjoyed, more by richer than poorer households. We refrain from commenting further on this data except to note that a high proportion of outright owners have low incomes - due mostly to the fact that they are retired - and a high proportion of purchasers have high incomes.

Neutze and Kendig (1991) show that the mix of policies which have been in place over the past forty years resulted in owner occupation being achieved by ninety per cent of people at some point in their lives.

Kendig (1984) suggests that if a person has not entered into owner occupation by the age of 35 they are unlikely to ever do so. That is most of those who want to or can become owners do so by age 35. The data does not allow us to be very precise about the distribution of ownership in earlier periods but it seems reasonable to suggest that a similar pattern existed. What the policy initiatives have done in each period is extend owner occupation to an increasing proportion of the urban population. That is, owner occupation has been progressively extended to relatively poorer sections of the community.

The distribution of the age of residents by the nature of their occupancy shows (Figure 1) that older people tend to live in dwellings which are owner occupied. However within this group of older owner occupiers there can be a lot of hidden poverty (Watson 1988). Moreover Table 6 which shows the nature of occupancy in 1986 for the household reference person, confirms that older owners tend to own their dwellings outright. The Census also shows (Table 4) that the proportion of owner occupants increased slightly from 1981 to 1986, a period of significant growth in the stock, and the proportion of outright owners increased by about 4 %. This could have been due to a high proportion of mortgages being paid out either because they had run their term or because people were responding cautiously to the economic situation.

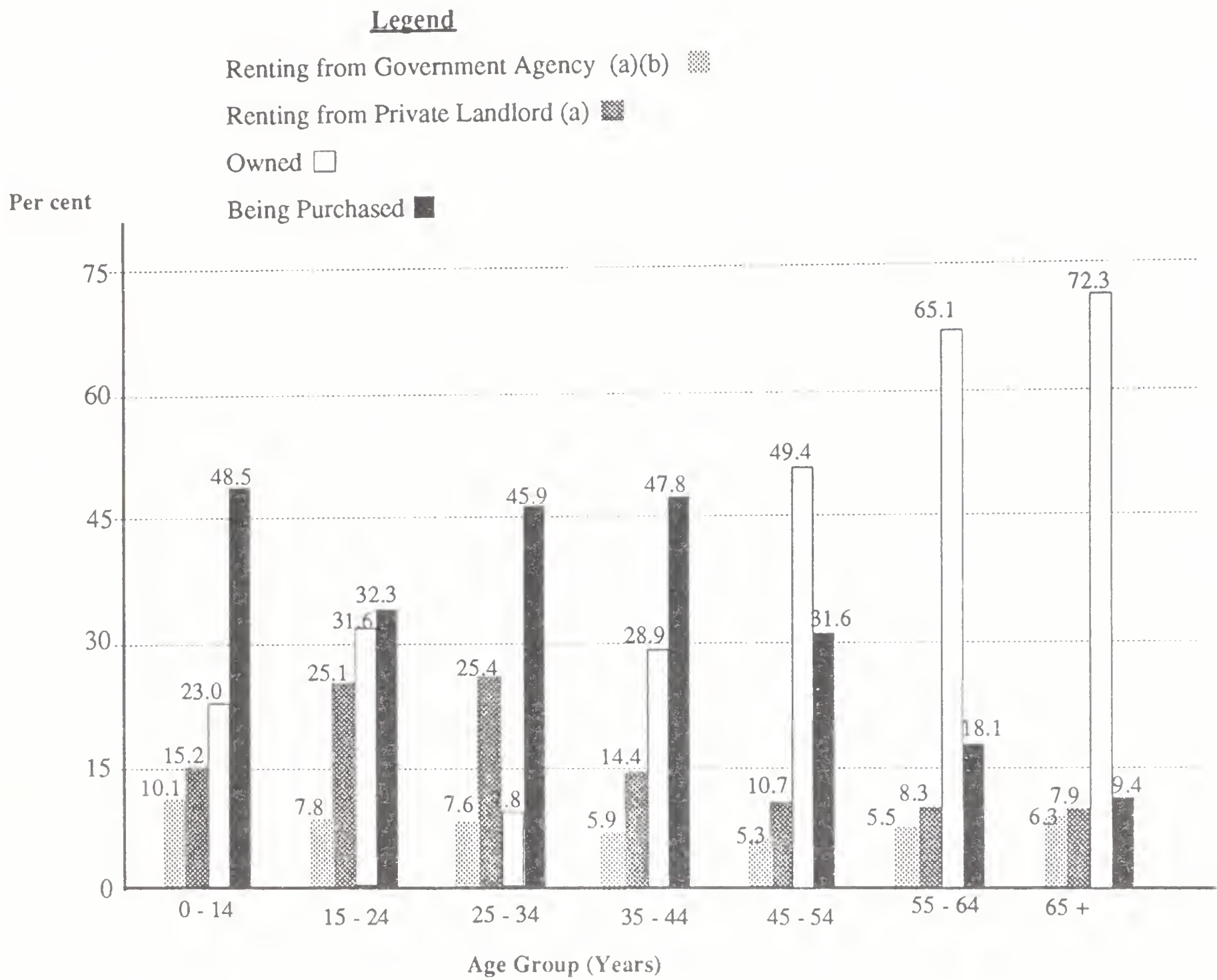
Table 7 reveals that over half the single person households are owner occupied and that almost four out of five five person households are owner occupied. Excluding the lone person households the proportion of dwellings which are owned outright

Table 5: Household Income by Tenure Australia 1986

Income (\$)	Owner	Buying	Rent Private	Rent Hsng Auth	Rent Other Govt	Rent Not Stated	Other & Not Stated	Total
0 - 4 0 0 0								
Number	42700	11600	15700	5600	800	1100	8300	85800
Row %	49.8	13.5	18.3	6.5	0.9	1.3	9.7	100.0
Col %	2.4	0.8	2.1	2.3	1.4	3.1	4.6	1.9
4 0 0 1 - 6 0 0 0								
Number	188700	19500	53100	44500	1900	6500	24200	338400
Row %	55.8	5.8	15.7	13.2	0.6	1.9	7.2	100.0
Col %	10.7	1.4	7.0	17.9	3.3	18.5	13.4	7.6
6 0 0 1 - 9 0 0 0								
Number	98700	23500	54400	35000	2100	2600	14300	230600
Row %	42.8	10.2	23.6	15.2	0.9	1.1	6.2	100.0
Col %	5.6	1.7	7.2	14.1	3.6	7.4	7.9	5.2
9 0 0 1 - 1 5 0 0 0								
Number	421900	127200	143500	61600	6000	9300	36500	806000
Row %	52.3	15.8	17.8	7.6	0.7	1.2	4.5	100.0
Col %	24.0	9.0	18.9	24.8	10.4	26.5	20.2	18.1
1 5 0 0 1 - 2 2 0 0 0								
Number	268700	249400	163200	42600	11300	6100	32800	774100
Row %	34.7	32.2	21.1	5.5	1.5	0.8	4.2	100.0
Col %	15.3	17.6	21.5	17.1	19.6	17.4	18.1	17.4
2 2 0 0 1 - 3 2 0 0 0								
Number	285000	362700	143600	35500	18600	4500	28600	878500
Row %	32.4	41.3	16.3	4.0	2.1	0.5	3.3	100.0
Col %	16.2	25.6	18.9	14.3	32.2	12.8	15.8	19.7
3 2 0 0 1 - 4 0 0 0 0								
Number	158700	242600	81900	12400	7800	1700	12500	517600
Row %	30.7	46.9	15.8	2.4	1.5	0.3	2.4	100.0
Col %	9.0	17.1	10.8	5.0	13.5	4.8	6.9	11.6
40000 +								
Number	291000	3822	102500	11300	9200	3300	23700	823200
Row %	35.3	46.4	12.5	1.4	1.1	0.4	2.9	100.0
Col %	16.6	26.9	13.5	4.5	15.9	9.4	13.1	18.5
Total								
Number	1755400	1418700	757900	248500	57700	35100	180900	4454200
%	39.4	31.9	17.0	5.6	1.3	0.8	4.1	100.0
%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source & Notes: see Appendix

Figure 1 : People in Private Dwellings : Nature of Occupancy by Age



Source & Notes: see Appendix

Table 6: Specified Reference Person: Age by Tenure, Australia 1986

Age	Owner	Buying	Rent Private	Rent Hsng Auth	Rent Other Govt	Rent Not Stated	Other & Not Stated	Total
15 - 19								
Number	7800	6300	19000	3300	1100	900	2100	40500
Row %	19.3	15.6	46.9	8.1	2.7	2.2	5.2	100.0
Col %	0.4	0.4	2.5	1.3	1.9	1.9	1.2	0.9
20 - 24								
Number	17500	52900	111100	17900	6000	2900	10300	218600
Row %	8.0	24.2	50.8	8.2	2.7	1.3	4.7	100.0
Col %	1.0	3.7	14.7	7.2	10.4	8.3	5.7	4.9
25 - 29								
Number	35800	192200	148500	26800	11600	3700	18400	437000
Row %	8.2	44.0	34.0	6.1	2.7	0.8	4.2	100.0
Col %	2.0	13.5	19.6	10.8	20.1	10.5	10.2	9.8
30 - 34								
Number	67100	255500	107600	32100	12900	3400	20700	499300
Row %	13.4	51.2	21.6	6.4	2.6	0.7	4.1	100.0
Col %	3.8	18.0	14.2	12.9	22.4	9.7	11.4	11.2
35 - 39								
Number	109300	287600	92700	28000	8700	2900	17400	546600
Row %	20.0	52.6	17.0	5.1	1.6	0.5	3.2	100.0
Col %	6.2	20.3	12.2	11.3	15.1	8.3	9.6	12.3
40 - 44								
Number	128700	201500	66500	18200	6800	2500	16300	34405
Row %	29.2	45.7	15.1	4.1	1.5	0.7	3.7	100.0
Col %	7.3	14.2	8.8	7.3	11.8	7.1	9.0	9.9
45 - 49								
Number	141700	151100	50200	17400	1600	2500	12000	376500
Row %	37.6	40.1	13.3	4.6	0.4	0.7	3.2	100.0
Col %	8.1	10.7	6.6	7.0	2.8	7.1	6.6	8.5
50 - 54								
Number	172500	91000	37300	17900	2200	1200	14400	336500
Row %	51.3	27.0	11.1	5.3	0.7	0.4	4.3	100.0
Col %	9.8	6.4	4.9	7.2	3.8	3.4	8.0	7.6
55 - 59								
Number	224300	69800	32500	17200	2100	2500	12300	360700
Row %	62.2	19.4	9.0	4.8	0.6	0.7	3.4	100.0
Col %	12.8	4.9	4.3	6.9	3.6	7.1	6.8	8.1
60 - 64								
Number	228500	54800	24500	17900	2000	1600	12500	341800
Row %	66.9	16.0	7.2	5.2	0.6	0.5	3.7	100.0
Col %	13.0	3.9	3.2	7.2	3.5	4.6	6.9	7.7
65 - 69								
Number	211600	26900	22600	17600	800	2600	11600	293700
Row %	72.0	9.2	7.7	6.0	0.3	0.9	3.9	100.0
Col %	12.1	1.9	3.0	7.1	1.4	7.4	6.4	6.6
70 - 74								
Number	183500	17700	18800	15200	700	3600	11900	251400
Row %	73.0	7.0	7.5	6.0	0.3	1.4	4.7	100.0
Col %	10.5	1.2	2.5	6.1	1.2	10.3	6.6	5.6
75 +								
Number	227100	11400	26600	19000	1200	4800	21000	311100
Row %	72.9	3.7	8.6	6.1	0.4	1.5	6.8	100.0
Col %	12.9	0.8	3.5	7.6	2.1	13.7	11.6	7.0
Total								
Number	1755400	1418700	757900	248500	57700	35100	180900	4454200
%	39.4	31.9	17.0	5.6	1.3	0.8	4.1	100.0
%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source & Notes: see Appendix

Table 7: Household Size by Tenure, Australia 1986

Household Size	Tenure							Total
	Owner	Purchasing	Rent Private	Rent Hsg Comm.	Rent Other Gov	Rent Not Stated	Other & Not Stated	
One								
Number	391500	133900	239600	59000	10400	14200	60800	909400
Row %	43.1	14.7	26.3	6.5	1.1	1.6	6.7	100.0
Col %	22.3	9.4	31.6	23.7	18.0	40.5	33.6	20.4
Two								
Count	642800	309600	207900	56000	11300	8000	48800	1284400
Row %	50.0	24.1	16.2	4.4	0.9	0.6	3.8	100.0
Col %	36.6	21.8	27.4	22.5	19.6	22.8	27.0	28.8
Three								
Number	275300	266500	126600	45900	9900	4000	23900	752100
Row %	36.6	35.4	16.8	6.1	1.3	0.5	3.2	100.0
Col %	15.7	18.8	16.7	18.5	17.2	11.4	13.2	16.9
Four								
Number	246600	396900	105200	43300	14300	4100	23800	834200
Row %	29.6	47.6	12.6	5.2	1.7	0.5	2.9	100.0
Col %	14.0	28.0	13.9	17.4	24.8	11.7	13.2	18.7
Five								
Number	129200	211300	47200	24800	7300	1700	13800	435300
Row %	29.7	48.5	10.8	5.7	1.7	0.4	3.2	100.0
Col %	7.4	14.9	6.2	10.0	12.7	4.8	7.6	9.8
Six +								
Number	70000	100500	31400	19500	4500	3100	9800	238800
Row %	29.3	42.1	13.1	8.2	1.9	1.3	4.1	100.0
Col %	4.0	7.1	4.1	7.8	7.8	8.8	5.4	5.4
Total								
Number	1755400	1418700	757900	248500	57700	35100	180900	4454200
%	39.4	31.9	17.0	5.6	1.3	0.8	4.1	100.0
%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source & Notes: see Appendix

by the household falls as the household size increases. We also note that the policy of giving preference in public housing to large households appears to be working because a high proportion of the larger households renting their accommodation are in public housing.

The perception of owner occupation and its attraction relate closely to what might be termed the traditional 'family' households. One way of looking at the stock is to remove from the figures the most non-traditional households. In Table 8 we see that the tenure pattern of group households is significantly different from 'family households'. "Group households' are a relatively recent phenomenon. For the most part they are households in transition. Most of the members of group households will go on to form 'family households' and have similar housing tenure experiences to those in that category. The proportion of 'families' in owner occupied housing is close to the popular conception of the level of owner occupation.

Single person households include those in which the person's spouse or partner has died. The high proportion of those with low incomes yet who own their dwelling outright reflects this. We note again in passing that the census confirms the effectiveness of the allocation policies of government housing authorities which give preference to those on low incomes. Note too that among the family households the difficulties faced by lone parents are confirmed both by the fact that small proportions of them own or are buying and that a relatively high proportion of them are in public housing.

When we turn to consider the characteristics of owner occupiers (Table 9) we see that 42.8 % of outright owners have low incomes compared with 12.8 % of purchasers, that 73.1 % of 65 years and over outright owners have low incomes, that 60.5 % of low income outright owners are 65 or older and that 25.9 % of all outright owners are 65 or more and have low incomes. The table provides statistical confirmation for the common view about the ownership experience of the traditional household.

We see also from Table 10 that four out of five lone person outright owner households have low incomes and that the modal sized household purchasing its dwelling has four members compared with two for those who own.

Table 11 provides further confirmation of our popular conceptions. Here we see that the median age of the owner is 55 plus compared with between 35 and 44 for purchasers, that almost one in seven of all owners are lone persons aged 65 and over, that 60.2 % of lone owners are 65 and over and that 37.9 % of 65 and over owners live alone.

When we explore tenure from the perspective of the sex of the 'household head' (Table 12) we observe some significant differences between the sexes. Care should be exercised in interpreting some of the comparative figures because 'person one'

Table 8: Households and Families (a): Nature of Occupancy by Household Type and Annual Income and by Family Type: Australia 1986

Household Type & Annual Income	Nature of Occupancy					Total	Number of Households ('000)
	Owned	Purchasing	Renting (Govt)	Renting (Private)	Other (b)		
	- percent -						
Group Households	15.1	15.8	3.6	59.9	5.6	100	(c)214.6
< \$15,000	31.0	6.0	5.4	50.9	6.8	100	38.2
\$15,000-\$32,000	15.4	12.2	3.4	64.7	4.4	100	71.0
>\$32,000	7.8	23.6	3.2	62.1	3.4	100	91.4
Lone Person	43.6	13.6	7.4	27.6	7.9	100	(c)961.4
< \$15,000	52.8	7.0	9.6	23.5	7.1	100	607.7
\$15,000-\$32,000	25.4	27.2	3.1	39.2	5.1	100	263.5
>\$32,000	31.6	34.0	2.2	27.1	5.2	100	39.3
Family Households	38.2	35.9	6.7	14.8	4.4	100	(d)4,011.4
< \$15,000	50.8	16.4	11.6	16.5	4.7	100	853.1
\$15,000-\$32,000	35.0	38.9	6.7	15.9	3.4	100	1,372.4
>\$32,000	33.9	47.2	3.3	13.0	2.6	100	1,275.6
Family Type							
Cple Only	50.1	25.2	3.8	15.7	5.1	100	1,199.4
Cple, dep children	23.8	51.7	6.3	13.8	4.3	100	1,450.3
Cple, dep children, adult(s)	39.4	40.5	6.3	10.1	3.7	100	376.0
Couple, adult(s)	57.6	26.9	4.4	7.3	3.8	100	445.5
One Parent	18.5	25.7	22.8	29.4	3.7	100	288.0
Related Adults	49.8	16.8	8.9	19.6	4.9	100	252.1
Total families	38.2	35.9	6.7	14.8	4.5	100	4,011.4
Total Households	38.2	30.9	6.7	19.0	5.1	100	5,187.4

Source & Notes: see Appendix

**Table 9: Owner Occupied Households: Age by Household Income:
Australia 1986**

Age Group	Income Group						Total	
	15000 and less		15001 - 32000		32001 and over		Owners	Purchasers
	Owners	Purchasers	Owners	Purchasers	Owners	Purchasers		
less than 25								
Number	9800	9700	9400	27600	6100	21900	25300	59200
Row %	38.7	16.4	37.2	46.6	24.1	37.00	100	100
Col %	1.3	5.3	1.7	4.5	1.4	3.5		
Tot %	0.6	0.7	0.5	1.9	0.3	1.5	1.4	4.2
25 - 34								
Number	22600	46400	517	229600	28600	171700	102900	447700
Row %	22.0	10.4	50.2	51.3	27.8	38.4	100	100
Col %	3.0	25.5	9.3	37.5	6.4	27.5		
Tot %	1.3	3.3	2.9	16.2	1.6	12.1	5.9	31.6
35 - 44								
Number	44100	43700	106300	209300	87600	236100	238000	489100
Row %	18.5	8.9	44.7	42.8	36.8	48.3	100	100
Col %	5.9	24.0	19.2	34.2	19.5	37.8		
Tot %	2.5	3.1	6.1	14.8	5.0	16.6	13.6	34.5
45 - 54								
Number	51300	22100	115100	79500	147800	1405	314200	2421
Row %	16.3	9.1	36.6	32.8	47.0	58.0	100	100
Col %	6.8	12.2	20.8	13.0	32.9	22.5		
Tot %	2.9	1.6	6.6	5.6	8.4	9.9	17.9	17.1
55 - 64								
Number	169300	27800	154800	49800	128700	47000	452800	1246
Row %	37.4	22.3	34.2	40.0	28.4	37.7	100	100
Col %	22.5	15.3	28.0	8.1	28.6	7.5		
Tot %	9.6	2.0	8.8	3.5	7.3	3.3	25.8	8.8
65 and over								
Number	454,900	32100	116400	16300	50900	7600	622200	56000
Row %	73.1	57.3	18.7	29.1	8.2	13.6	100	100
Col %	60.5	17.7	21.0	2.7	11.3	1.2		
Tot %	25.9	2.3	6.6	1.1	2.9	0.5	35.4	3.9
Total								
Number	752000	181800	55370	612100	4497	624800	1755400	1418700
%	42.8	12.8	31.5	43.1	25.6	44.0	100	100
%	100	100	100	100	100	100	100	100

Source & Notes: see Appendix

**Table 10 Owner Occupied Households: Household Size by Household Income:
Australia 1986**

Household Size	Income						Total	
	15000 and less		15001 - 32000		32001 and over		Owners	Purchasers
	Owners	Purchasers	Owners	Purchasers	Owners	Purchasers		
One								
Number	315900	43300	63000	77900	12600	12700	391500	133900
Row %	80.7	32.3	16.1	58.2	3.2	9.5	100.0	100.0
Col %	42.0	23.8	11.4	12.7	2.8	2.0	22.3	9.4
Tot%	18.0	3.1	3.6	5.5	0.7	0.9		
Two								
Number	338500	51300	201500	113900	102800	144400	642800	309600
Row %	52.7	16.6	31.3	36.8	16.0	46.6	100.0	100.0
Col %	45.0	28.2	36.4	18.6	22.9	23.1	36.6	21.8
Tot%	19.3	3.6	11.5	8.0	5.9	10.2		
Three								
Number	51300	33000	118100	111800	105900	121700	275300	266500
Row %	18.6	12.4	42.9	42.0	38.5	45.7	100.0	100.0
Col %	6.8	18.2	21.3	18.3	23.5	19.5	15.7	18.8
Tot%	2.9	2.3	6.7	7.9	6.0	8.6		
Four								
Number	26500	33100	102000	181900	118100	181900	246600	396900
Row %	10.7	8.3	41.4	45.8	47.9	45.8	100.0	100.0
Col %	3.5	18.2	18.4	29.7	26.3	29.1	14.0	28.0
Tot%	1.5	2.3	5.8	12.8	6.7	12.8		
Five								
Number	12900	16700	47600	88800	68700	105800	129200	211300
Row %	10.0	7.9	36.8	42.0	53.2	50.1	100.0	100.0
Col %	1.7	9.2	8.6	14.5	15.3	16.9	7.4	14.9
Tot%	0.7	1.2	2.7	6.3	3.9	7.5		
Six plus								
Number	6900	4400	21500	37800	41600	58300	70000	100500
Row %	9.9	4.4	30.7	37.6	59.4	58.0	100.0	100.0
Col %	0.9	2.4	3.9	6.2	9.3	9.3	4.0	7.1
Tot%	0.4	0.3	1.2	2.7	2.4	4.1		
Total								
Number	752000	181800	553700	612100	449700	624800	1755400	1418700
%	42.8	12.8	31.5	43.1	25.6	44.0	100.0	100.0
%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source & Notes: see Appendix

Table 11: Owner occupied Households: Household Size by Age: Australia 1986

Age	Household Size (number of persons)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
	One		Two		Three		Four		Five		Six		Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
	Owner	Purchaser	Owner	Purchaser	Owner	Purchaser	Owner	Purchaser	Owner	Purchaser	Owner	Purchaser	Owner	Purchaser																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
less than 25															Number	6900	9300	5800	28400	6300	11800	2700	5000	1500	2100	2100	2600	25300	59200	Row %	1.8	15.7	22.9	48.0	24.9	19.9	10.7	8.4	5.9	3.5	8.3	4.4	100.0	100.0	Col %	27.3	6.9	0.9	9.2	2.3	4.4	1.1	1.3	1.2	1.0	3.0	2.6	1.4	4.2	Tot %	0.4	0.7	0.3	2.0	0.4	0.8	0.2	0.4	0.1	0.1	0.1	0.2			25 - 34															Number	13400	39300	21600	108900	21100	94600	26000	127500	14600	57300	6200	20100	102900	447700	Row %	13.0	8.8	21.0	24.3	20.5	21.1	25.3	28.5	14.2	12.8	6.0	4.5	100.0	100.0	Col %	3.4	29.4	3.4	35.2	7.7	35.5	10.5	32.1	11.3	27.1	8.9	20.0	5.9	31.6	Tot %	0.8	2.8	1.2	7.7	1.2	6.7	1.5	9.0	0.8	4.0	0.4	1.4			35 - 44															Number	18700	32300	23700	45600	34500	68500	81100	183500	51500	107000	28500	52200	238000	489100	Row %	7.9	6.6	10.0	9.3	14.5	14.0	34.1	37.5	21.6	21.9	12.0	10.7	100.0	100.0	Col %	4.8	24.1	3.7	14.7	12.5	25.7	32.9	46.2	39.9	50.6	40.7	51.9	13.6	34.5	Tot %	1.1	2.3	1.4	3.2	2.0	4.8	4.6	12.9	2.9	7.5	1.6	3.7			45 - 54															Number	29500	20200	68600	46800	74700	54800	80700	62700	38300	36600	22400	21000	314200	242100	Row %	9.4	8.3	21.8	19.3	23.8	22.6	25.7	25.9	12.2	15.1	7.1	8.7	100.0	100.0	Col %	7.5	15.1	10.7	15.1	27.1	20.6	32.7	15.8	29.6	17.3	32.0	20.9	17.9	17.1	Tot %	1.7	1.4	3.9	3.3	4.3	3.9	4.6	4.4	2.2	2.6	1.3	1.5			55 - 64															Number	87400	17600	210500	51700	87800	28500	40600	16100	18300	7000	8200	3700	452800	124600	Row %	19.3	14.1	46.5	41.5	19.4	22.9	9.0	12.9	4.0	5.6	1.8	3.0	100.0	100.0	Col %	22.3	13.1	32.7	16.7	31.9	10.7	16.5	4.1	14.2	3.3	11.7	3.7	25.8	8.8	Tot %	5.0	1.2	12.0	3.6	5.0	2.0	2.3	1.1	1.0	0.5	0.5	0.3			65 plus															Number	235600	15200	312600	28200	50900	8300	15500	2100	5000	1300	2600	900	622200	56000	Row %	37.9	27.1	50.2	50.4	8.2	14.8	2.5	3.8	0.8	2.3	0.4	1.6	100.0	100.0	Col %	60.2	11.4	48.6	9.1	18.5	3.1	6.3	0.5	3.9	0.6	3.7	0.9	35.4	3.9	Tot %	13.4	1.1	17.8	2.0	2.9	0.6	0.9	0.1	0.3	0.1	0.1	0.1			Total															Number	391500	133900	642800	309600	275300	266500	246600	396900	129200	211300	70000	100500	1755400	1418700	%	22.3	9.4	36.6	21.8	15.7	18.8	14.0	28.0	7.4	14.9	4.0	7.1	100.0	100.0	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number	6900	9300	5800	28400	6300	11800	2700	5000	1500	2100	2100	2600	25300	59200																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Row %	1.8	15.7	22.9	48.0	24.9	19.9	10.7	8.4	5.9	3.5	8.3	4.4	100.0	100.0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Col %	27.3	6.9	0.9	9.2	2.3	4.4	1.1	1.3	1.2	1.0	3.0	2.6	1.4	4.2																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Tot %	0.4	0.7	0.3	2.0	0.4	0.8	0.2	0.4	0.1	0.1	0.1	0.2																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
25 - 34															Number	13400	39300	21600	108900	21100	94600	26000	127500	14600	57300	6200	20100	102900	447700	Row %	13.0	8.8	21.0	24.3	20.5	21.1	25.3	28.5	14.2	12.8	6.0	4.5	100.0	100.0	Col %	3.4	29.4	3.4	35.2	7.7	35.5	10.5	32.1	11.3	27.1	8.9	20.0	5.9	31.6	Tot %	0.8	2.8	1.2	7.7	1.2	6.7	1.5	9.0	0.8	4.0	0.4	1.4			35 - 44															Number	18700	32300	23700	45600	34500	68500	81100	183500	51500	107000	28500	52200	238000	489100	Row %	7.9	6.6	10.0	9.3	14.5	14.0	34.1	37.5	21.6	21.9	12.0	10.7	100.0	100.0	Col %	4.8	24.1	3.7	14.7	12.5	25.7	32.9	46.2	39.9	50.6	40.7	51.9	13.6	34.5	Tot %	1.1	2.3	1.4	3.2	2.0	4.8	4.6	12.9	2.9	7.5	1.6	3.7			45 - 54															Number	29500	20200	68600	46800	74700	54800	80700	62700	38300	36600	22400	21000	314200	242100	Row %	9.4	8.3	21.8	19.3	23.8	22.6	25.7	25.9	12.2	15.1	7.1	8.7	100.0	100.0	Col %	7.5	15.1	10.7	15.1	27.1	20.6	32.7	15.8	29.6	17.3	32.0	20.9	17.9	17.1	Tot %	1.7	1.4	3.9	3.3	4.3	3.9	4.6	4.4	2.2	2.6	1.3	1.5			55 - 64															Number	87400	17600	210500	51700	87800	28500	40600	16100	18300	7000	8200	3700	452800	124600	Row %	19.3	14.1	46.5	41.5	19.4	22.9	9.0	12.9	4.0	5.6	1.8	3.0	100.0	100.0	Col %	22.3	13.1	32.7	16.7	31.9	10.7	16.5	4.1	14.2	3.3	11.7	3.7	25.8	8.8	Tot %	5.0	1.2	12.0	3.6	5.0	2.0	2.3	1.1	1.0	0.5	0.5	0.3			65 plus															Number	235600	15200	312600	28200	50900	8300	15500	2100	5000	1300	2600	900	622200	56000	Row %	37.9	27.1	50.2	50.4	8.2	14.8	2.5	3.8	0.8	2.3	0.4	1.6	100.0	100.0	Col %	60.2	11.4	48.6	9.1	18.5	3.1	6.3	0.5	3.9	0.6	3.7	0.9	35.4	3.9	Tot %	13.4	1.1	17.8	2.0	2.9	0.6	0.9	0.1	0.3	0.1	0.1	0.1			Total															Number	391500	133900	642800	309600	275300	266500	246600	396900	129200	211300	70000	100500	1755400	1418700	%	22.3	9.4	36.6	21.8	15.7	18.8	14.0	28.0	7.4	14.9	4.0	7.1	100.0	100.0	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0																																																																											
Number	13400	39300	21600	108900	21100	94600	26000	127500	14600	57300	6200	20100	102900	447700																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Row %	13.0	8.8	21.0	24.3	20.5	21.1	25.3	28.5	14.2	12.8	6.0	4.5	100.0	100.0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Col %	3.4	29.4	3.4	35.2	7.7	35.5	10.5	32.1	11.3	27.1	8.9	20.0	5.9	31.6																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Tot %	0.8	2.8	1.2	7.7	1.2	6.7	1.5	9.0	0.8	4.0	0.4	1.4																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
35 - 44															Number	18700	32300	23700	45600	34500	68500	81100	183500	51500	107000	28500	52200	238000	489100	Row %	7.9	6.6	10.0	9.3	14.5	14.0	34.1	37.5	21.6	21.9	12.0	10.7	100.0	100.0	Col %	4.8	24.1	3.7	14.7	12.5	25.7	32.9	46.2	39.9	50.6	40.7	51.9	13.6	34.5	Tot %	1.1	2.3	1.4	3.2	2.0	4.8	4.6	12.9	2.9	7.5	1.6	3.7			45 - 54															Number	29500	20200	68600	46800	74700	54800	80700	62700	38300	36600	22400	21000	314200	242100	Row %	9.4	8.3	21.8	19.3	23.8	22.6	25.7	25.9	12.2	15.1	7.1	8.7	100.0	100.0	Col %	7.5	15.1	10.7	15.1	27.1	20.6	32.7	15.8	29.6	17.3	32.0	20.9	17.9	17.1	Tot %	1.7	1.4	3.9	3.3	4.3	3.9	4.6	4.4	2.2	2.6	1.3	1.5			55 - 64															Number	87400	17600	210500	51700	87800	28500	40600	16100	18300	7000	8200	3700	452800	124600	Row %	19.3	14.1	46.5	41.5	19.4	22.9	9.0	12.9	4.0	5.6	1.8	3.0	100.0	100.0	Col %	22.3	13.1	32.7	16.7	31.9	10.7	16.5	4.1	14.2	3.3	11.7	3.7	25.8	8.8	Tot %	5.0	1.2	12.0	3.6	5.0	2.0	2.3	1.1	1.0	0.5	0.5	0.3			65 plus															Number	235600	15200	312600	28200	50900	8300	15500	2100	5000	1300	2600	900	622200	56000	Row %	37.9	27.1	50.2	50.4	8.2	14.8	2.5	3.8	0.8	2.3	0.4	1.6	100.0	100.0	Col %	60.2	11.4	48.6	9.1	18.5	3.1	6.3	0.5	3.9	0.6	3.7	0.9	35.4	3.9	Tot %	13.4	1.1	17.8	2.0	2.9	0.6	0.9	0.1	0.3	0.1	0.1	0.1			Total															Number	391500	133900	642800	309600	275300	266500	246600	396900	129200	211300	70000	100500	1755400	1418700	%	22.3	9.4	36.6	21.8	15.7	18.8	14.0	28.0	7.4	14.9	4.0	7.1	100.0	100.0	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0																																																																																																																																																						
Number	18700	32300	23700	45600	34500	68500	81100	183500	51500	107000	28500	52200	238000	489100																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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45 - 54															Number	29500	20200	68600	46800	74700	54800	80700	62700	38300	36600	22400	21000	314200	242100	Row %	9.4	8.3	21.8	19.3	23.8	22.6	25.7	25.9	12.2	15.1	7.1	8.7	100.0	100.0	Col %	7.5	15.1	10.7	15.1	27.1	20.6	32.7	15.8	29.6	17.3	32.0	20.9	17.9	17.1	Tot %	1.7	1.4	3.9	3.3	4.3	3.9	4.6	4.4	2.2	2.6	1.3	1.5			55 - 64															Number	87400	17600	210500	51700	87800	28500	40600	16100	18300	7000	8200	3700	452800	124600	Row %	19.3	14.1	46.5	41.5	19.4	22.9	9.0	12.9	4.0	5.6	1.8	3.0	100.0	100.0	Col %	22.3	13.1	32.7	16.7	31.9	10.7	16.5	4.1	14.2	3.3	11.7	3.7	25.8	8.8	Tot %	5.0	1.2	12.0	3.6	5.0	2.0	2.3	1.1	1.0	0.5	0.5	0.3			65 plus															Number	235600	15200	312600	28200	50900	8300	15500	2100	5000	1300	2600	900	622200	56000	Row %	37.9	27.1	50.2	50.4	8.2	14.8	2.5	3.8	0.8	2.3	0.4	1.6	100.0	100.0	Col %	60.2	11.4	48.6	9.1	18.5	3.1	6.3	0.5	3.9	0.6	3.7	0.9	35.4	3.9	Tot %	13.4	1.1	17.8	2.0	2.9	0.6	0.9	0.1	0.3	0.1	0.1	0.1			Total															Number	391500	133900	642800	309600	275300	266500	246600	396900	129200	211300	70000	100500	1755400	1418700	%	22.3	9.4	36.6	21.8	15.7	18.8	14.0	28.0	7.4	14.9	4.0	7.1	100.0	100.0	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0																																																																																																																																																																																																																																	
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55 - 64															Number	87400	17600	210500	51700	87800	28500	40600	16100	18300	7000	8200	3700	452800	124600	Row %	19.3	14.1	46.5	41.5	19.4	22.9	9.0	12.9	4.0	5.6	1.8	3.0	100.0	100.0	Col %	22.3	13.1	32.7	16.7	31.9	10.7	16.5	4.1	14.2	3.3	11.7	3.7	25.8	8.8	Tot %	5.0	1.2	12.0	3.6	5.0	2.0	2.3	1.1	1.0	0.5	0.5	0.3			65 plus															Number	235600	15200	312600	28200	50900	8300	15500	2100	5000	1300	2600	900	622200	56000	Row %	37.9	27.1	50.2	50.4	8.2	14.8	2.5	3.8	0.8	2.3	0.4	1.6	100.0	100.0	Col %	60.2	11.4	48.6	9.1	18.5	3.1	6.3	0.5	3.9	0.6	3.7	0.9	35.4	3.9	Tot %	13.4	1.1	17.8	2.0	2.9	0.6	0.9	0.1	0.3	0.1	0.1	0.1			Total															Number	391500	133900	642800	309600	275300	266500	246600	396900	129200	211300	70000	100500	1755400	1418700	%	22.3	9.4	36.6	21.8	15.7	18.8	14.0	28.0	7.4	14.9	4.0	7.1	100.0	100.0	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0																																																																																																																																																																																																																																																																																																												
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%	22.3	9.4	36.6	21.8	15.7	18.8	14.0	28.0	7.4	14.9	4.0	7.1	100.0	100.0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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Source & Notes: see Appendix

Table 12 Tenure by Gender by Age : Australia 1986

	Males						Females					
	25-34	35-44	45-54	55-64	65+	Total	25-34	35-44	45-54	55-64	65+	Total
Owned	90800	210900	275100	367700	395900	1340400	12100	27100	39810	85100	22630	389700
Number	6.7	15.7	20.5	27.4	29.5	100.0	3.1	6.9	10.0	21.8	58.1	100.0
Row %	11.4	24.5	45.1	65.2	76.6	40.0	8.9	21.4	38.1	61.3	66.7	46.2
Col %												
Purchasing	41660	44910	218200	105700	38200	1227800	31100	40000	23900	18900	17800	131700
Number	33.9	36.6	17.8	8.61	3.11	100.0	23.6	30.4	18.2	14.4	13.5	100.0
Row %	52.1	52.2	35.7	18.8	7.4	36.6	22.8	31.5	23.3	13.7	5.2	15.6
Col %												
Rent Private	19670	12540	68900	42800	33500	467300	59400	33800	18600	14200	34500	160500
Number	42.1	26.8	14.7	9.16	7.2	100.0	37.0	21.1	11.6	8.9	21.5	100.0
Row %	24.6	14.6	11.3	7.6	6.5	14.0	43.5	26.7	21.3	10.2	10.2	19.0
Col %												
Rent Housing Authority	34500	27800	20200	22100	20900	125500	24400	18400	15100	13000	30900	101800
Number	27.5	22.2	16.1	17.6	16.7	100.0	24.0	18.1	14.8	12.8	30.4	100.0
Row %	4.3	3.2	3.3	3.9	4.0	3.7	17.8	14.5	14.7	9.4	9.1	12.1
Col %												
Rent Other Government	21700	13900	3300	3100	1100	43100	2800	1600	500	1000	1600	7500
Number	50.4	32.3	7.7	7.2	2.6	100.0	37.3	21.3	6.7	13.3	21.3	100.0
Row %	2.7	1.6	0.5	0.5	0.2	1.3	2.0	1.3	0.5	0.7	0.5	0.9
Col %												
Rent (Landlord NS)	6100	4500	2900	3200	4800	21500	1000	900	800	900	6200	9800
Number	28.4	20.9	13.5	14.9	22.3	100.0	10.2	9.2	8.2	9.2	63.3	100.0
Row %	0.8	0.5	0.5	0.6	0.9	0.7	0.7	0.7	0.8	0.6	1.8	1.2
Col %												
Other & NS	33200	28700	21900	19100	22600	125500	5900	5000	4500	5700	21900	43000
Number	26.5	22.9	17.5	15.2	18.0	100.0	13.7	11.6	10.5	13.3	50.9	100.0
Row %	4.2	3.3	3.6	3.4	4.4	3.7	4.3	3.9	4.4	4.1	6.5	5.1
Col %												
Total	799600	860300	610500	563700	517000	3351100	136700	126800	10250	138800	33920	844000
Number	23.9	25.7	18.2	16.8	15.4	100.0	16.2	15.02	12.1	16.5	40.2	100.0
%												

Source & Notes : see Appendix

on the census form may not be the 'household head'. This is a problem in particular in interpreting the relative experience of men and women as owners and purchasers. Nonetheless it seems reasonable to conclude that women are more likely than men to be owners simply because they outlive their partners and, less likely than men to be purchasers because they have less wealth and lower incomes. We note in passing that women are three times more likely to be renting from State housing authorities and fifty per cent more likely to rent in the private sector than men. This reflects both the change in government housing policy of focussing on welfare tenants - the female sole parents - and the difference in survival rates for tenants in government housing and the fact that women are less likely to be able to buy than men. The difference in survival rates explains some of the apparent difference in ownership rates between men and women. For example the rate of outright ownership for women is nearly twice that for men in the 65 and over category. But the fact that among purchasers women over 65 are more than four times as likely as men in that age group to be paying off their dwelling reflects real differences in their relative command over resources. This data confirms the findings of Watson(1988) ie. there is significant hidden poverty behind the figures.

We can also see that among older households a higher proportion are owner occupiers than among the younger households and that the older households tend to own their dwellings outright (Table 6 and 11). This is unsurprising, but as Kendig (1984a, 1984b) shows it has a major implication for the transmission of wealth and for the equitable treatment of older households.

Individual Costs

So far this discussion has focussed on the benefits to individuals but has not asked whether owner occupancy policy has been in the individual's interest when costs are taken into account. These costs include the costs of mortgage interest, maintenance, depreciation and even devaluation. At the margin to those who are struggling to hold their ownership it may include the cost of mortgage arrears and foreclosures and, in the extreme case, bankruptcy. Some of the costs would have been born by renters because they would be a component of the rent but others would be avoided by them. We cannot answer these questions because we have not sought answers from the people themselves and in any event the answers involve a counterfactual question whether they would have been better off without the owner occupancy. It is clear that those who have been the beneficiaries of the various ownership policy initiatives have experienced transfers in their favour compared with and at the expense of those who have not purchased. The questions raise issues of perception as well as experience so the dilemma is resolved by saying that in most cases there can be little doubt that individuals have been better off because they have owned their own home. We cannot comment on the beneficial effect of changed consumption patterns but it seems likely that the great majority who purchase their own home and who thereby control their housing costs have benefited and feel they have.

Community Benefits

Owner occupation is also thought to bring benefits to society. Public debates are full of references to the stability, sense of responsibility, freedom, pride, preparedness to defend the country and the superior moral values of the community resulting from ownership (Griffiths 1933, Hammond 1939, Menzies 1943). Implicitly the proponents of owner occupation argue that the wider degree of owner occupation the greater these benefits to the community.

What are these benefits and how are they measured?

Stability

The idea that stability is a value which should be encouraged comes from a conservative conception of society. This conception does not deny the need for change but it implicitly assumes that the need for it should be questioned and that any change should be resisted, slow and controlled by the existing institutions and power structures. In the minds of some commentators one of the benefits of owner occupation was that it would help preserve the existing social structures (Hammond 1939). Another was that it would reduce the propensity of workers to engage in industrial disputes (NSW Housing Commission 1952)- especially if they had mortgages on their dwellings, it was a benefit to the family in its planning for the future and in the way it built confidence. The evidence that owner occupation reduces militancy has not been produced and we would have to allow the possibility that the independence or freedom of individual expression that owner occupation is thought to engender might actually increase the confidence of workers in dispute and therefore their tendency to take industrial action.

Owner occupation was and is seen as a source of pressure to conform, as a way of developing a sense of community and of encouraging participation in community activities. That is, it was thought that by extending owner occupation, more people would be incorporated into the society and accept, support and defend the dominant values. The most acute expression of the exclusion of those who are not so incorporated is evident in the opposition of owners to the presence of public housing. Across Australia developers, estate agents and, ultimately, owner occupiers vociferously oppose the construction of public housing for rent in their neighbourhood. This is partly also opposition to low cost housing which it is feared will reduce property values.

Later this stability was seen as immobility and rigidity and was something to be deplored. It was thought to introduce or be the source of inefficiencies in the labour market which should be removed. These narrowly economic considerations placed little or no value on the sense of community or other values. The decline in the support by government for stability was accompanied by an increase in the popularity among policy advisors of the ideology of public choice.

Responsibility

Aside from the set of questions relating to legal responsibilities arising from or attached to property ownership explored by Reeve (1986) and Ryan (1984) the notion that owner occupation carries with it some social obligations, some responsibilities, is complex. It suggests some responsibility to be engaged in community activities and implies residual notions of *noblesse oblige*. Quite how this responsibility or sense of it is transmitted is never made clear. It is not acquired with the title deeds yet it is a part of the rhetoric of owner occupation, it comes with the territory.

The idea of responsibility also seems to be bound up with the notion of 'respect for property' which is fundamental to a society based on the private ownership of property. Suffice it to say here that owner occupation is seen as a way of getting people to accept their responsibilities in society.

Freedom

Private ownership of property including real property and especially in the form of housing is seen by some political theorists as a major, even the most significant characteristic of a free society and that the ease and ability to buy, sell, acquire, dispose of property is the hallmark of freedom. Ryan (1984) makes a smaller claim but nevertheless subscribes to the view that the right to own property is an important indicator of freedom in a society.

The extent to which societies go to identify rights in real property and to facilitate citizens' desires to hold it (eg. the development of strata titling) may be interpreted as a practical commitment to that conception of freedom. We should note, however, the caveat entered by Ryan that our ability to treat and trade in real property is contingent on social views including, presumably, the structures of housing provision. We should not conclude that our freedom is limited even if there are constraints on our use of property.

It is not apposite for us to venture here into an exploration of the meanings of freedom except to note that references or appeals to greater degrees of freedom are frequently made in arguments supporting policies designed to increase or buttress owner occupation.

Pride

Pride, we are told is a deadly sin. Yet, paradoxically, it is claimed that one of the benefits of owner occupation is an increase in pride (Hammond 1939). The pride presumably is a pride in the community and not of possession, but it is uncomfortably close to smugness and may help explain the opposition by owners to public housing.

Defence of the Nation

Many commentators put the proposition that owner occupation increases the preparedness of men to fight for and defend their country. This proposition or

justification for an increase in home ownership has been made in periods when the nation faced real threats to its security (Hammond 1939) and in periods when there were no overt threats (NSW Housing Commission 1952). Apart from the fact that there is no evidence that the volunteers in World War I or the conscripts and volunteers in World War II and subsequent wars were owners (given their average young age it is unlikely they would be), it is gratuitously insulting to both volunteers and conscripts alike. It is a peculiar, crude kind of insurance policy resting as it does on the notion that if we are subjected to some external threat those who do not own their own home will feel no special allegiance to their society. They will not value any other attribute of their society other than control over real property. If the notion were carried to its logical conclusion and defence was a serious concern, equality of ownership would be the universal objective. Proponents of this argument seem to be saying that they only want to spread the benefits of owner occupation wide enough to secure their own protection.

The Defence Services Housing Schemes were curious amalgams of policy motives but there is little evidence that the promise of cheap housing loans attracted more recruits to the colours or that they made the servicemen fight harder. The high take up rate of the loans can be satisfactorily explained in terms of the attractive conditions of the loans and the fact that there had been a general policy of encouraging owner occupation.

Morality

Some commentators, especially leading churchmen, have sought to buttress their support for owner occupation by claiming that it leads to higher moral standards (Hammond 1939) There is no evidence on this point but it appears to come from a spurious negative correlation between the fact that the areas of low level of owner occupation were also seen by churchmen and social reformers to be the areas of moral torpor. The simple proposition that the alleged moral torpor could be reduced or limited if those in that alleged state could be uplifted into owner occupation was attractive to those who subscribed to physical determinism and believed in metaphysical explanations of processes of social change. The idea that the living conditions of the poor and their moral condition might both be the logical product of the exploitive social conditions in which they found themselves seemed beyond comprehension.

Equity

The increase in owner occupation and its spread to working class groups has been interpreted as a benefit on the grounds that it has helped those groups to a more equitable share in the wealth of the society (Stretton 1987). Whether this leads to a culture and approach to social welfare in which the needs of those who are not owner occupiers remains to be seen.

Economic Growth

Wood (1988) suggests that 'housing is responsible for the generation of positive

externalities which promote GDP growth'. Whether this is regarded as a benefit depends on whether growth in GDP is a 'good thing' and what GDP involves.

There are some positive correlations between the investment in housing and in those fixtures fittings and furnishings needed to turn the dwelling space into a home. The relationship is presumably strong in most owner occupied housing. And there is even some evidence that households trade off expenditure on items like food and discretionary items for expenditure on housing. But whether the relationship is causal is a moot point. Others might want to argue that some of the apparent positive externalities generate significant negatives such as environmental externalities which might be taken into account or that the very idea of growth and its desirability is contestable.

Community Costs

The proponents of government action to encourage high levels of owner occupation always refer to the benefits of the policy but seldom to the costs which should enter the calculus.

Some of these costs can be measured while others can only be described. Clearly, some of the costs are the obverse of the benefits discussed above. For some the pressures forcing people into owner occupation and the associated narcissism and egocentricity undermine the structure of society, wear away its very fabric and are at the expense of a relaxed, mobile and flexible society in which high value is placed on interdependence and collective solutions to welfare. Others point to the way in which owner occupation is used to create and perpetuate inequities between groups and individuals in the society thus facilitating the processes of exclusion. The inequity is greatest between those who own and those who rent privately. But the focus on owner occupation, withdrawal from public rental housing and the marginalisation of public sector tenants has been accompanied by increasing homelessness which properly may be seen as a function or 'cost' of owner occupation.

Economic rationalists have argued that the policy favouring owner occupation results in grievous distortions to the pattern of investment in Australia. They claim that the government subsidisation of housing investment by direct interest rate subsidy, by direction to the lending institutions on how they should hold their investment, by guaranteeing the loans or by direct investment encourages or has encouraged investment in housing. They imply that we are uncompetitive compared with other similarly developed nations because we invest relatively more in housing - yet all comparisons with OECD partners reveals that Australia is about the middle of the range on most critical measures (Bourassa 1991). They suggest that housing investment has been to the cost of the economy because without this distortion an alternative pattern of investment would have developed which was more beneficial. Apart from the elegance of the argument and its ideological content, no empirically based analysis has been put forward to support the claim,

although work in train in the Urban Research Program will clarify our understanding (Bourassa 1991).

Initiatives taken to favour owner occupation are alleged to lead to 'overconsumption' of housing. At the margin this might be true but the critical issue is how elastic this response is. Attention has been drawn to the mismatch between the number of people and the number of 'bedrooms' implying that all that is needed is to move people around to produce a better 'fit' between the people and the bedrooms and the housing problem will have been solved (Mant 1991). It is argued that the greater the proportion of dwellings which are rented the greater the probability that there would be a better fit between demand as expressed by household size and the size of dwellings in the stock. Apart from the crudity of the argument, it ignores the implicit transaction costs which are considerable and which would be borne by those least able to afford them. (Gruen 1987, Walsh, 1988).

The argument that all that is needed is to 'adjust' the demand to the stock available and the housing 'problem' would be solved rests on two implicit assumptions which do not appear to be grounded in social desires.

The first is that many of the smaller households - often reduced in size because of the death of companions, partners or a spouse or the departure of the children - would be happy to 'share' with others, usually strangers, when they want the flexibility the 'surplus' space gives them to have friends or family to stay. The second is that it implies a conversion to a communal or 'social' lifestyle which is inconsistent with the ideology underlying much social policy, including especially that of owner occupation, pursued by governments over the post war period.

Attention has been drawn also to the larger 'average' size of Australian dwellings, compared with the average size of dwellings in other countries and the conclusion reached that this 'overconsumption' of housing reduces our competitiveness. Fraser (1991) argues, however, that on this definition Australia does not overconsume housing.

These arguments about overconsumption rest on suppositions about the size of housing which would flow from deregulation of housing, place no or little value on the effect of better housing on health, safety and amenity nor on the flexibility which additional living space provides for households with 'spare' space. (It is also in conflict with the argument made about the benefits of stability).

It has also been argued that the extent to which second home ownership has been facilitated as an unintended consequence of the owner occupancy policy, is a cost.

Finally, apart from being based on a concept of a peripatetic society (which would have to have few possessions) the argument ignores the transaction costs incurred by owner occupiers in shifting to another dwelling each time their household size changed. That is, it assumes the costs of moving and those of buying and selling are

negligible. Given that we use the housing transaction as a way of raising revenue - a crude and, we might conclude, inequitable form of wealth tax (it is an impost on those we want to relocate in pursuit of some socially desirable efficiency goal) - we would need to eliminate or reduce it to significantly reduce transaction costs.

Another economic argument often made when housing interest rates were below market rates was that the policy favouring owner occupation was inflationary because of an alleged propensity of households to take out or increase loans on their dwellings to pay for other consumption items. We cannot deny that some banks encouraged 'mortgage power' but we observe that in the period when senior economic advisors were warning that this practice and the preferred interest rates would lead to distortions in the economy the proportion of dwellings owned outright actually increased. There is little evidence that the practice of borrowing against the dwelling for consumption is widespread or significant. We could even conclude that in difficult periods people try to pay out their mortgages to give themselves additional security from foreclosure.

It is far easier to identify the various strands of argument or expression of prejudice and belief than it is to find measures of the extent to which each operates or how powerful its influence is in any given consideration of policy. The ideology may be clear enough but the relative weight each element has as an explanand is obscure partly because of the lack of research and partly due to the untestability of these sorts of hypotheses.

Owner Occupation and Citizenship

This discussion of the rights, privileges, benefits and costs of owner occupation to both individual and the community does not explain why we observe differences in the level of owner occupation within and between countries. Kemeny (1981) points out that the notion of 'tenure' is culture bound. It follows from this that, even if we confine ourselves to consideration of comparable industrialised nations, the variations between them at any time will be due to their socio cultural or institutional differences. The differences in the levels of owner occupation may be due to differences in:

- property laws and rights (MacPherson 1964)
- the inheritance laws,
- taxation including the taxation of wealth especially that in the form of real property
- the security of tenure people have over their accommodation - especially their security of tenure in rented accommodation,
- the encouragement given by governments to saving,
- the meaning and symbolism of housing as measures of success, standing or of identification with citizenship,
- the costs of housing and their incidence,
- the system of subsidies especially that on social consumption,

- the relative economic performance including the rate of inflation,
- broader features of particular national economic development,
- the role of the welfare state,
- the form and structure of the cities and finally,
- the demand, especially that arising from demographic factors such as population size and family size and composition.

In societies where the land is in community ownership and housing construction is simple, tenure has no special meaning. But in societies where ownership represents or has been a condition of full citizenship there are significant pressures to own (Ryan 1984). On one view the complexity of the factors differentially affecting owner occupation means that we can expect little from comparison with other societies, especially those which do not have similar political and social histories or economic structures. On the other it is felt that comparative exploration of the issue will increase our understanding.

Much of the argument for increasing owner occupation in Australia by Menzies and his political allies in the post war period was to encourage people to feel full members of the society. That is Menzies strove to make the connection between owner occupation and full membership of the society. In part he was tapping a potent influence because ownership of real property had been long identified with full membership in the society. The franchise for local government was directly related to property ownership in all states and remains so in all states except Queensland (Power, Wettenhall and Halligan 1981). In Australia we have made a strong connection between the civil, political and social rights which inhere in citizenship or membership of our society (Barbalet 1990) and owner occupation. The drive for owner occupation then becomes understandable as an expression of the desire for citizenship. This desire is reflected in expressions such as: 'the Australian way of life' and 'the Australian dream' which capture and combine notions of citizenship and a particular form of housing tenure. We should note en passant that similar imagery is evoked in other countries to explain, justify or encourage similar commitment to policies of owner occupation (Daunton 1987, Ball 1986).

Owner Occupation and Dwelling Type

It is difficult to discuss the condition of housing in Australia and how it is used or owned and whether and how different types of owners maintain their dwellings because there is no reliable information on the stock of dwellings. Following Mullins (1981a, 1981b, 1988) we would argue that dwelling type and tenure are closely related and both are functions of the particular form and stage of capitalist development in Australia. The census collects information about households and although there is some survey data relating to occupied dwellings there is little information about the stock as a whole. Nonetheless, some things about our dwellings are known with a high degree of confidence even if we lack statistical certitude. For example, most Australian households live in houses rather than flats and, in spite of the introduction of strata titling a higher proportion of houses than

Table 13a : Tenure by Dwelling Type: Australia 1986

TENURE	STRUCTURE OF DWELLING									
	Separate House	Semi Detached House	Row Terrace	Other Med Density	Flats 3+ Storeys	Other, Caravan, etc.	Improvised Dwelling	Attached to Shop/Office	Not Stated (a)	Total
Owned										
Number	1750159	27417	13223	130486	20944	8116	4219	6642	20713	1981919
Row%	88.31	1.38	0.67	6.58	1.06	0.41	0.21	0.34	1.05	100.00
Col%	42.88	22.93	24.57	18.88	20.38	49.05	45.79	18.12	27.32	38.21
Purchasing										
Number	1471329	18889	10951	69395	8709	1884	88	4872	18288	1604405
Row%	91.71	1.18	0.68	4.33	0.54	0.12	0.01	0.30	1.14	100.00
Col%	36.05	15.7997	20.35	10.04	8.47	11.39	0.96	13.29	0.35	30.93
Total Owned & Purchasing										
Number	3221488	46306	24174	199881	29653	10000	4307	11514	39001	3586324
Row%	89.83	1.29	0.67	5.57	0.83	0.28	0.12	0.32	1.09	100.00
Col%	78.92	38.73	44.92	28.92	28.85	60.43	46.74	31.42	51.43	69.13
Rent Private										
Number	443646	34055	19714	363948	45647	1864	1500	18828	15469	944671
Row%	46.96	3.60	2.09	38.53	4.83	0.20	0.16	1.99	1.64	100.00
Col%	10.87	28.49	36.63	52.66	44.42	11.26	16.28	51.37	20.40	18.21
Housing Authority										
Number	151609	31092	4959	70357	17191	29	30	146	3224	278637
Row%	54.41	11.16	1.78	25.25	6.17	0.01	0.01	0.05	1.16	100.00
Col%	3.71	26.01	9.22	10.18	16.73	0.18	0.33	0.40	4.25	5.37
Rented - Other Govt										
Number	52827	1373	751	10289	1027	77	134	885	1189	68552
Row%	77.06	2.00	1.10	15.01	1.50	0.11	0.20	1.29	1.73	100.00
Col%	1.29	1.15	1.40	1.49	1.00	0.47	1.45	2.41	1.57	1.32
Rented Landlord Not Stated										
Number	20121	1385	807	14500	1995	337	1237	1060	1062	42504
Row%	47.34	3.26	1.90	34.11	4.69	0.79	2.91	2.49	2.50	100.00
Col%	0.49	1.16	1.50	2.10	1.94	2.04	13.43	2.89	1.40	0.82
Total Rented										
Number	224557	33850	6517	95146	20213	443	1401	2091	5475	389693
Row%	57.62	8.69	1.67	24.42	5.19	0.11	0.36	0.54	1.40	100.00
Col%	5.50	28.31	12.11	13.77	19.67	2.68	15.21	5.71	7.22	7.51
Other & Not Stated (b)										
Number	192163	5342	3409	32213	7258	4241	2006	4217	15885	266734
Row%	72.04	2.00	1.28	12.08	2.72	1.59	0.75	1.58	5.96	100.00
Col%	4.71	4.47	6.33	4.66	7.06	25.63	21.77	11.51	20.95	5.14
Total										
Number	4081854	119553	53814	691188	102771	16548	9214	36650	75830	5187422
%	78.69	2.30	1.04	13.32	1.98	0.32	0.18	0.71	1.46	100.00
%	100	100	100	100	100	100	100	100	100	100.00

Source & Notes: see Appendix

Table 13 b Tenure by Dwelling Type: Capital Cities, Australia 1986

	sep house	semi - det	row/terr	othr med.density	flats3+ storey	other	not stated	Total
	n =	n =	n =	n =	n =	n =	n =	n =
		%	%	%	%	%	%	%
SYDNEY								
owned	331959	10858	6749	42918	12887	1921	4879	412171
buying	298822	8569	6139	30389	6205	808	4213	355154
rent pri	79844	9538	8377	112810	25106	6434	4780	246889
rent hsg.ath	28502	1063	1898	21454	6035	54	788	59794
rent oth gov	6115	239	334	3191	561	177	193	10810
other/ns	31785	1709	1746	10488	3810	1219	4682	55439
Total	777027	31976	25243	221250	54604	10613	19535	1140248
MELBOURNE								
owned	314942	8354	4483	33135	2356	1230	4477	368977
buying	301358	5659	3648	14026	911	579	4125	330306
rent hsg.ath	9287	1534	516	7613	8446	74	523	27993
rent oth gov	4136	152	106	1761	140	57	109	6461
rent pri	67331	8923	5948	77176	6469	4150	3510	173507
other/ns	33563	1571	1085	8201	1227	803	3531	49981
Total	730617	26193	15786	141912	19549	6893	16275	957225
ADELAIDE								
owned	110895	2034	576	11182	283	376	1061	126407
buying	112048	1276	334	5031	150	171	1151	120161
rent hsg.ath	9309	16750	579	9507	285	3	301	36734
rent oth gov	1414	113	17	402	18	26	23	2013
rent pri	21674	3015	1078	24124	1113	691	842	52537
other/ns	7970	418	95	1893	98	198	524	11196
Total	263310	23606	2679	52139	1947	1465	3902	349048
PERTH								
owned	94763	2041	374	12087	1154	251	922	111592
buying	119923	1155	265	7112	407	85	1134	130081
rent hsg.ath	9686	799	285	6714	656	2	176	18318
rent oth gov	1732	59	48	447	90	15	27	2418
rent pri	30631	2689	703	25689	4023	401	722	64858
other/ns	9337	269	89	2098	440	174	783	13190
Total	266072	7012	1764	54147	6770	928	3764	340457
BRISBANE								
owned	129830	321	91	5368	1216	549	968	138343
buying	131086	114	54	2611	332	209	1061	135467
rent hsg.ath	11908	122	198	2818	144	0	122	15312
rent oth gov	2836	12	3	301	17	15	27	3211
rent pri	40314	1164	404	29589	2337	749	834	75391
other/ns	11733	105	19	1703	296	322	669	14847
Total	327707	1838	769	42390	4342	1844	3681	382571

Source and Notes: see Appendix

flats are owner-occupied (Table 13a). This observation holds even within the capital cities (Table 13b). Moreover, houses have historically been the preferred form of accommodation. It follows from this evidence that most Australians prefer ownership to renting and they prefer houses to flats. This might be a genuine preference but it might also simply reflect the institutional arrangements and modes of production in the housing industry.

Flats house a small proportion of the population even in the areas in which they are most favoured largely because they have smaller households than those in a house.

What are the attributes of dwelling types and how do they compare with the features sought from ownership? Do owners live in different types of dwellings? Are their household requirements different?

It does not matter which way we disaggregate the data, we observe very strong connections between dwelling type, tenure, dwelling size and the age of the 'head' of the household.

Almost ninety per cent of owners lived in separate houses in 1986 as did even more of those purchasing. When those living in semi detached or terrace houses are added, the preference for single household accommodation is even more marked. There is some increase in the revealed preference amongst older households who own their dwellings, for medium density housing, with as many as one in nine of the sixty-five plus age group in that type of dwelling. Similar but weaker preferences are revealed amongst older purchasers.

Among those privately renting about half are less than 35 years old and fewer than half live in medium density housing.

Although there is some increase in preference for medium density housing among single person households, almost eighty per cent of those who own their dwellings and three quarters of those who are purchasers prefer houses. Among single person households who rent privately, almost two thirds live in medium density housing..

In terms of number of rooms, there is little difference between owners purchasers and renters in the size of their houses. Medium density dwellings owned or being purchased are almost seventy per cent the size of separate houses, with flats in a three or more storey development, being slightly smaller. The privately rented medium density housing is about half the size of that which is owner occupied, and privately rented flats in three or more storey developments are two thirds the size of owner occupied.

We should also note that households which own their dwelling are smaller in each dwelling type than either purchasers or private renters. While the size of households in houses is highest among purchasers there is virtually no difference

between the size of households in medium density housing and flats in a three or more storey development.

The 1986 Census confirms what we would expect: that owned dwellings are less crowded than those being purchased, with privately rented accommodation having the highest occupancy rates.

In the argument that we need a better 'sizing' of dwelling types to better match with the demographic structure of the population, it is implied that the planning and regulatory systems inhibit achievement of that objective. There is little evidence to suggest that there is significant pent up demand for smaller dwellings either for owner occupation or for renting. If there was we would expect a higher rate of appreciation for smaller relative to the larger dwellings. This does not appear to be the case. That is, there seems to be no case for major attention to planning and building regulations to facilitate demand for owner occupation of smaller dwellings. If anything we can conclude that the average household renting its accommodation needs a larger dwelling to bring it to parity with owners or purchasers.

This discussion is beset with difficulties. Because of the lack of alternatives, limited experience or different visions, most of the difficulties are those faced in any discussion of preferences. The observation of behaviour may be all that is possible but it is not a powerful way to identify reasons or motives.

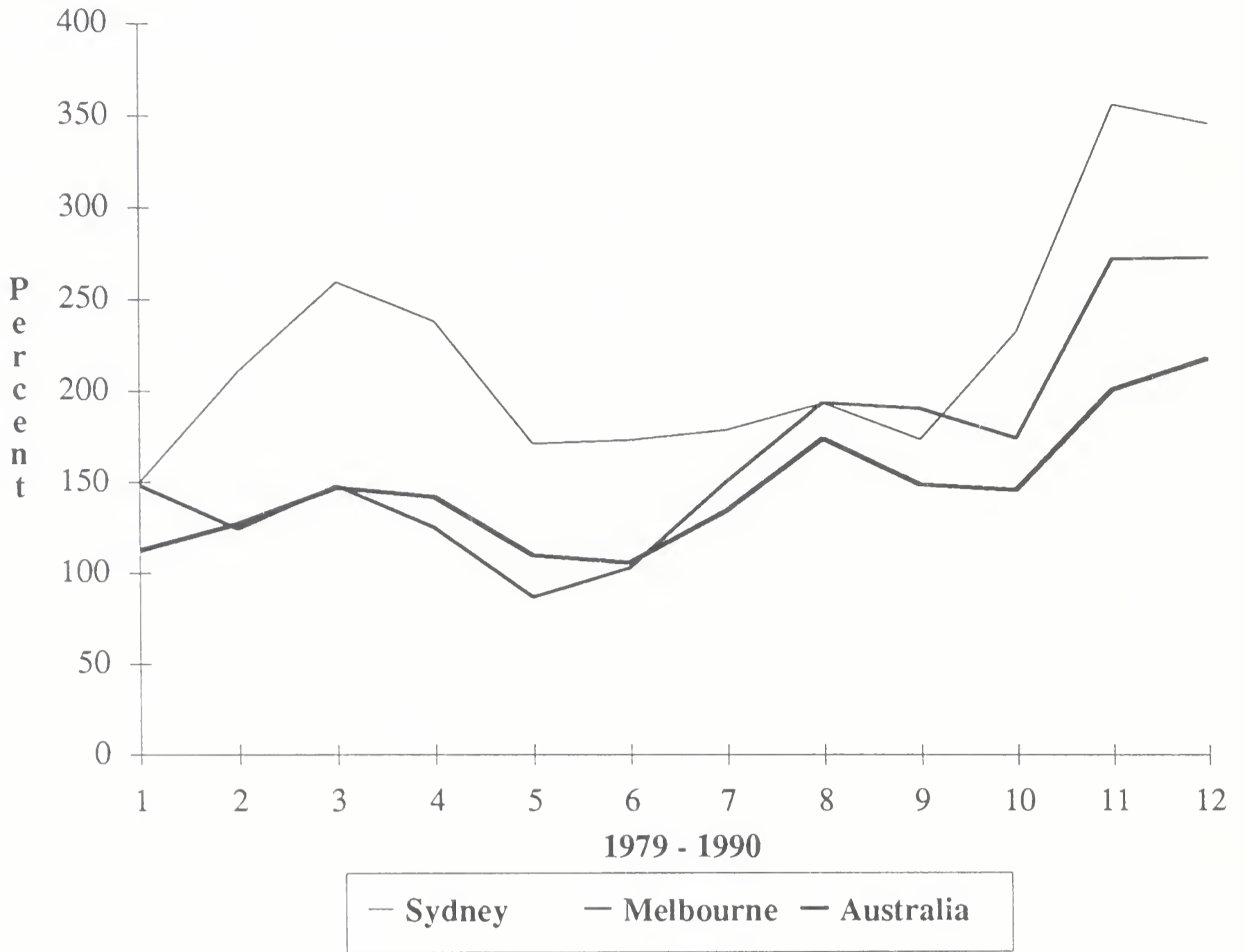
Discussions of owner occupation in Australia tend to focus on economic explanations of the condition and the process by which it was achieved. These explanations and the models developed to summarise the process may function as partial descriptions of the mechanisms or second order effects by which the various levels of owner occupation were reached. They may also have pedagogic value in teaching students about the complex interconnections of urban systems but be inadequate explanations of motives or political processes of either the individuals or the community.

Another approach might be to return to Table 1 and tell the story of the development of owner occupation trying to describe what happened and explain why. The first point to make is that the story seems to differ for cities in Australia compared with the country areas. The politics of the policy initiatives therefore reflect this distinction.

Factors Affecting Owner Occupation

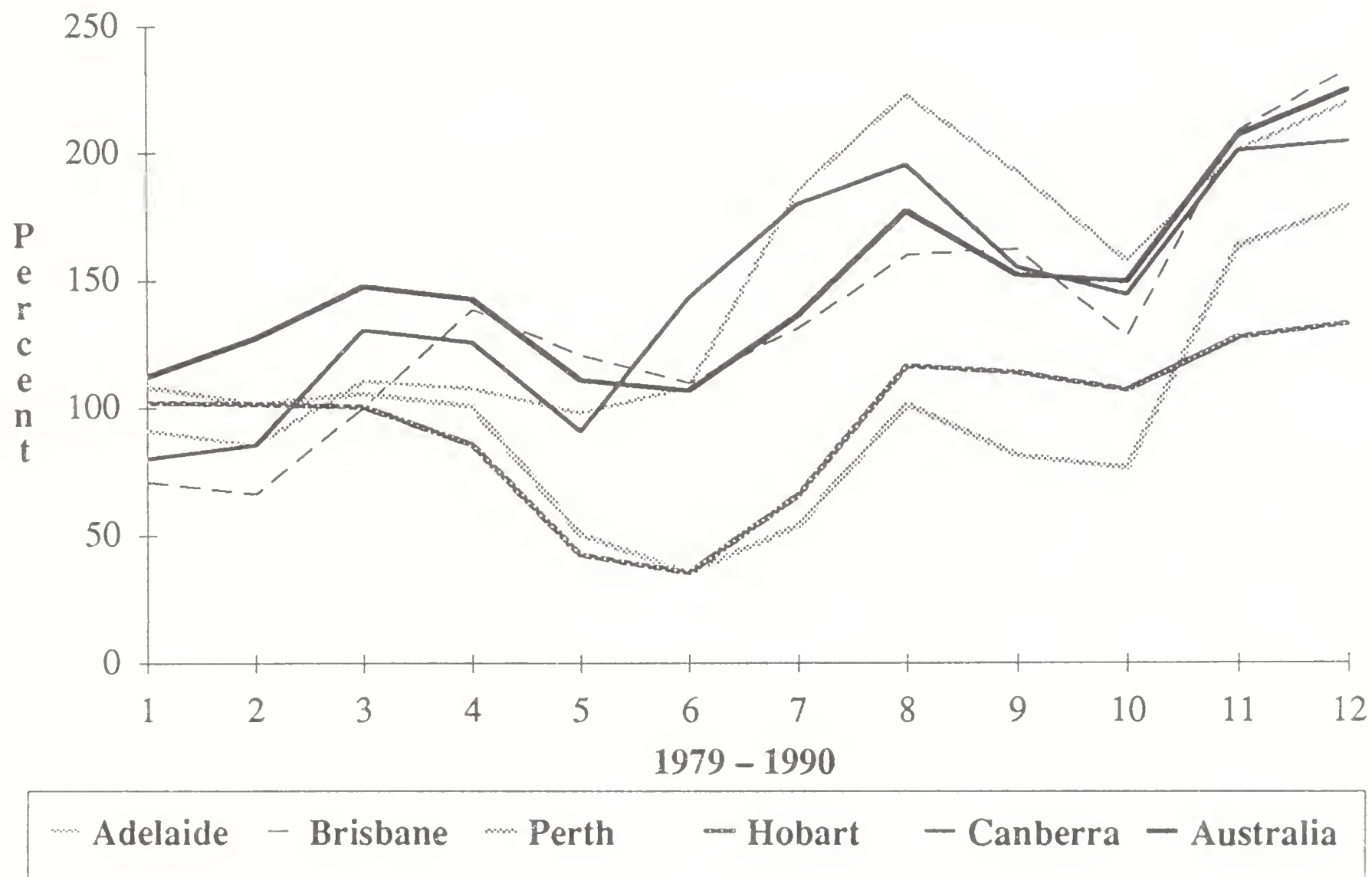
Notwithstanding the foregoing discussion the rate at which households enter into owner occupation or are able to remain in that tenure, varies according to the state of the economy, features of the property and finance markets and the extent to which households anticipate changes in those conditions brought about by economic forces or changes in public and private policy. Another way of saying this is that the ability and propensity of households to enter into and remain in owner

Figure 2a: Accessibility: deposit gap as a proportion of annual earnings, Sydney, Melbourne and Australia, 1979 to 1990



Source and Notes: see Appendix

Figure 2b: Accessibility: deposit gap as a proportion of annual earnings, Adelaide, Brisbane, Perth, Hobart, Canberra, Australia 1979 to 1990



Source and Notes: see Appendix

occupation varies with changes in housing affordability. This in turn depends on the size of their deposit, the gap for which they need a mortgage, their income, and the interest rate (Figure 2a, 2b).

Conservatism of Lenders

There was a period when housing finance lenders were very cautious, this conservatism no doubt, reinforced by the ceilings set on interest rates and the political pressures to spread the available finance around. They required a large amount of equity before granting a mortgage – at times this conservatism masked discrimination against disadvantaged groups intensifying their disadvantage (the disadvantage of single women being one of the more egregious illustrations). More recently the release of controls on finance led to a situation in which lenders lent almost irresponsibly and helped to generate the inflation psychology which affected property prices especially in Sydney.

The Story So Far

What does this story tell us? Current focuses on economic explanations lead to policy distortions because they give inadequate recognition to the other motivations of policy. But how do we redress the balance?

Interpreting Australian experience with owner occupation in terms of Saunders' (1990) 'housing class' thesis appears to be less than satisfactory. His arguments based on ontological security and the need for expression and identity (Saunders 1990) however, appear to provide useful partial explanation. An important part of the recent political focus on owner occupation relates to the experience in achieving it. As has been argued, an impelling factor was the trauma of the 1930s depression or the folk and family wisdom of its effects, compounded by the experiences in the early postwar period of the housing shortages and the attendant inflation in rents. Households stretched themselves first to raise the deposit to buy and then to pay off their mortgages as quickly as possible, establishing for themselves a reputation as 'good risks'.

Crude marxist explanations like that of Somerville and Knowles (1991) for Britain also fail to carry conviction in Australia where the level of owner occupation is so high, has been for so long and applies ultimately to the overwhelming majority of the population. Explanations like that of Forrest and Murie (1991) for Britain are much more authoritative and seem to have powerful analogues in Australia but again appear to provide only partial explanation. A class analysis of owner occupation need not exclude the possibility that the individuals from various classes will have desires for ontological security. That is, class and security based explanations of owner occupation are not mutually exclusive.

The lesson which emerges most strongly is that in its uninhibited state up to the mid nineteenth century the Australian capitalist urban economy delivered owner occupation to a small proportion of the population. This proportion tends to be lower the higher the minimum health and safety standards for housing. Each

increase in the proportion of owner occupancy has been brought about by significant, continuing and cumulative intervention by government in the housing market. As the full effect of those policies worked their way through the housing market a dynamic equilibrium was reached and reflected in the 'plateau' of owner occupation. That is as each new plateau has been reached in the proportion of owner occupiers, governments have felt impelled to introduce additional new policies to open up the opportunity of home ownership to yet wider proportions of the population.

Mullins (1981a, 1981b, 1988) argues that the proportion of owner occupation was higher in Australia than most other countries because of the particular form of capitalist development and the period in which it occurred compared with other countries. He also argues persuasively that the form the development took was the result of the same processes. His explanation is not inconsistent with the argument that the proportion owner occupied was affected by government policy or that there was a mix of benefits to individuals. Initially government policies were directed at incorporating people into the system but as the level of ownership has reached and been maintained at a high level and owner occupation has become embedded in the cultural values of the society the political justification has shifted more to considerations of exclusion and inclusion (Williams 1984).

Let us assume that 'the market' has efficiently allocated the housing, both the stock and the flow, for each new set of conditions determined by government. It has often taken some time for the market to find equilibrium in the new conditions but when it has found it, the equilibrium in owner occupation appears stable. In spite of quite generous provisions for owner occupancy in Australia, especially in the form of taxation advantages, the proportion seems to have 'stuck' for the last thirty years at about 70% at any time with a life cycle level of about 90% which seems to be the plateau proportion in countries with similar economic systems and performance. The present equilibrium brings with it or reveals a substantial degree of inequity. It also obscures significant changes within the total (Kendig and Pittelkow 1988, Yates 1984, 1988, 1989). This suggests that a new range of government interventions might be needed if the desired objective is to raise the proportion significantly above 70% or to lower it to redress some of the inequity.

An alternative might be to re-examine the attractions of home ownership to see if the same objectives can be achieved in another way. Can the same social objectives, especially those of equity, be achieved by changes in policy directed at modifying one or more of the benefits of owner occupancy for example by giving private renters some of the benefits of owner occupation such as increased security of tenure?

The recent introduction by the government of 'deeming' of interest on pensioner's savings creates interesting new possibilities. Owners of capital could be deemed to have earned a specified interest on their assets in any year. The impact of such a move on the housing market, in particular on owner occupation, would be very

complex. If the interest deemed on rental property was higher than the rate of return already being achieved by landlords the pressure would be to increase owner occupation. However, should owner occupiers be deemed to 'earn' an imputed rent at some high level the attractions for owner occupation would be reduced. Deeming could also reduce the impact of speculation in land on the urban fringe, in serviced but undeveloped or in derelict land within the urban area.

Prospects for Owner Occupation

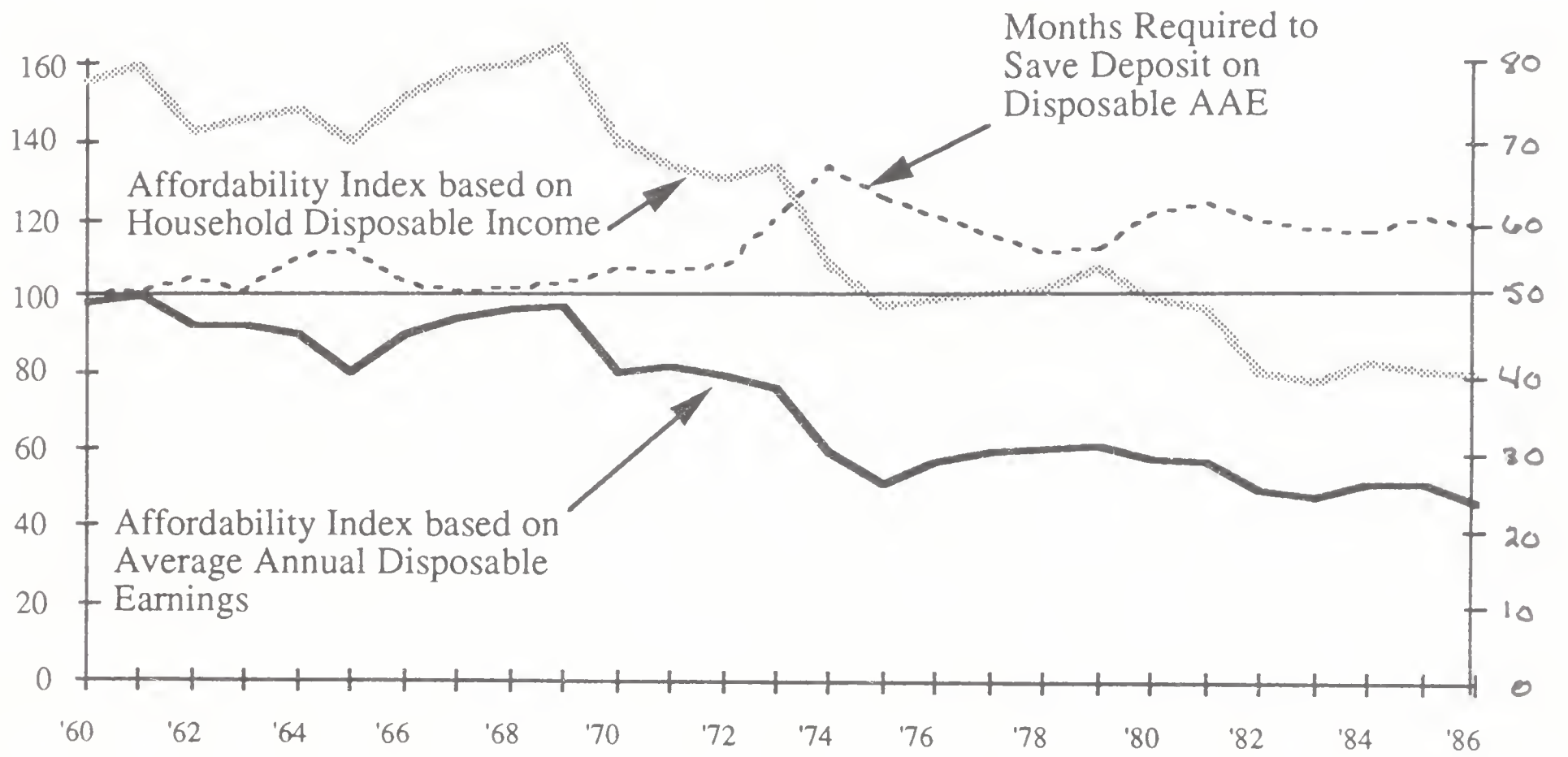
When we look at underlying demographic trends in the Australian population we can identify a number of major processes which influence the demand for housing and therefore impact on tenure, two of which bear most heavily on this discussion. The first of these is the ageing of the population. Much has already been written on this phenomenon (Kendig 1984a, 1984b, 1990a, 1990b). Suffice it to point out here that ageing will change the nature of the demand in the sense that it will tend to increase the demand for 'aged persons units' and courtyard housing which will not necessarily be smaller than the dwellings currently occupied, that is, the demand is often for a smaller garden rather than a smaller dwelling. We should note, however, that the magnitude of this demand will be moderated to a large extent by the transaction costs entailed in moving out of their present dwellings and by future changes to the tax treatment of capital gains.

Nonetheless, the ageing of the population will tend to lead to an increase in the level of owner occupation due to the relatively higher proportion of aged households who own their dwellings and the fall in the proportion of young households. One response which is superficially attractive is to encourage elderly owners to sell and to move back into renting to avoid the problems of ownership such as maintenance. The problem with this approach is that individual owners fear they will exhaust their capital renting before they die and they would then face major difficulties with accommodation at a period when they were most vulnerable. The proposal ignores the attraction of security. For the same reason proposals for 'reverse mortgages' which allow the aged to use the capital in their dwelling to supplement their income are attractive to only a small proportion of the population

The second process will be the size of the population and the rate of household formation. The low level and falling fertility of the Australian population means that to maintain population or to increase it, greater reliance will be placed on the migration program. The higher proportion of migrants from the countries from which we are now attracting migrants will tend to slow the rate of new household formation in the short term. The end of the postwar baby boom together with the economic climate we are experiencing should also tend to reduce the rate of new household formation. The lower rate of household formation together with the propensity of the migrant groups to enter owner occupation will tend to increase the apparent level of owner occupation.

Offsetting these processes is the falling affordability. We have experienced a significant fall in affordability over the recent past (Figure 3) and although we

Figure 3: Mortgage Affordability Index's, Australia, 1960 - 1986



Source and Notes: see Appendix

are now experiencing a fall in interest rates we do not expect a dramatic change in the situation. That is, we can expect affordability to continue to decline slightly or to flatten out. This will tend to reduce the level of owner occupation although this has not yet been reflected in a decline in the official owner occupancy rate. The policy response has been to argue for a reduction in housing standards.

The increase in compulsory occupational superannuation provides an opportunity for governments to increase the level of owner occupation and to reduce the financial stress on households. Allowing households to use their contribution to their superannuation toward purchase of their housing would tend to increase the level of owner occupation at the margin.

It is extremely difficult to put a figure on the likely future level of owner occupation. Under the present mix of policies we can expect it to rise a few percentage points but it is difficult to see how it can be taken to much higher levels without significant increases in the subsidies given it. That is, the level is likely to increase slightly under the present policy regime but is likely to fall back again as the population 'normalises'. It will be expensive for the government, either to revenue or to expenditure, for any conceivable policies to raise the level appreciably.

At present the level of owner occupation is about seventy per cent. Something of the order of an additional ten per cent of households own a dwelling other than the one in which they live (this may be because they are on transfer to a position in another town and know that they will return eventually to their 'home' base or it may be because they gain taxation advantages by renting out their own dwelling and living in rented accommodation themselves). A sizable proportion, especially of those in 'group housing', are at a stage in their lives when they want the flexibility to move quickly and easily although they will subsequently enter owner occupation when they 'settle down'. Neutze and Kendig's work shows that under the present policy mix about ninety per cent of people attain owner occupation at some point in their lives (although some are unable to continue in that state) (Neutze & Kendig, 1991). That is, the proportion which cannot attain and hold owner occupation under present policies is at least ten per cent and may be as high as eighteen per cent. This is two to four times the proportion of public housing.

Policy Choices

In most areas of public policy governments find it difficult to remove or take away advantages that one group enjoys compared with others. Considerations of equity seem to introduce positive pressures rather than negative. That is, the pressures seem to tend toward a 'levelling up' process rather than a levelling down. Benefits given to the wealthier members are distributed more widely. Housing is no different.

Governments have typically sought to extend to others the benefits that some enjoy rather than eliminate or reduce the benefit. The first step in a sensitivity analysis of

owner occupation would be to take each of the benefits and explore whether the benefit can be extended to renters. The second is to see whether the benefit to owner occupiers can be reduced absolutely or relatively. The third step is to see what steps 1 and 2 would 'cost' in social as well as economic terms.

Most research focusses on the costs and benefits of owner occupation, emphasising the financial aspects. This approach ignores or plays down the significance of deep seated motivation or desire in explaining people's actions although occasional concessions are made to 'psychic satisfaction' and references are made to freedom of choice.

Benefit to Individuals	Extend to Renters? At What Cost?	Reduce Benefit? At What Cost?
Security of tenure	Reform landlord/tenant legislation to increase tenant rights	Reducing ownership security would increase political instability
Wealth accumulation	Shared equity schemes expensive to administer for typical landlord	Would be politically unpopular but wealth tax feasible
Wealth bequest	Only feasible in special shared equity schemes	Would be politically very unpopular
Control of cost	Rent control might reduce private investment	Would be unpopular unless lower inflation
Individual expression	Improve tenant rights	Not relevant
Location/environment	Spread rental housing increasing choice	Not relevant

Quite how we would attach values to the increase in the attraction for renting and reducing the benefit of owning is not clear. Of the choices set out those which increased tenant rights appear to be the most attractive but they would most likely be seen as a cost to landlords and could be counter productive in leading to disinvestment by them thus leading to pressures for an increase in the amount of public housing.

Policy Objectives

The policy of owner occupation has essentially been an 'urban' policy. That is, it was conceived as a way of resolving problems which had emerged in Australia's cities and as a way of politically appealing to city dwellers. Little of the rhetoric has been or is addressed to anyone other than city dwellers. Secondly, policy sensitivity has been reflected in the attitudes to and concern for those who are

purchasing. Outright owners have benefited from many of the unintended effects of the policies.

Governments frequently give mixed signals to the public - the federal government claims over-investment in housing yet arranges taxation so that investment in housing is the best way to secure capital gain, it does nothing about the 'second home syndrome' - that is the investment in 'holiday homes' - which not only is a major way of tying up capital which could be used for other activities but is the major cause of much of the environmental stress in the coastal regions.

For most of the post war period governments, both state and federal, have pursued policies based on the desirability of stability and community development but the recent emphasis on mobility conflicts with this objective. The desire for greater mobility in the population includes greater flexibility in its use of the housing stock in both where it is located and its size relative to household size. This is in conflict with other objectives such as taxation of wealth at the point of transfer of property ownership. That is the policy of levying taxes on wealth whenever a transaction in real property occurs has the effect of discouraging the more 'efficient' use of the housing stock and significantly increases the normal transaction costs associated with buying and selling property and with moving house. It is also a tax on the very people the community wants to encourage to move in pursuit of community objectives.

Why is the Level of Owner Occupation So High?

From the foregoing discussion we can now hazard an answer to the question posed above: why has owner occupation been a central tenet of housing policy? The form of urban development and the tenure of housing in Australia were both shaped and grew out of the particular path of its economic development. Governments sought to foster owner occupation as a way of reinforcing that development. Although the emphasis on a policy of owner occupation comes largely from an individualistic, atomistic approach to society, there can be little doubt that its strong appeal comes from the strong resonances it evokes with deep seated individual desires and powerful social norms and conventions. The development of an Australian welfare state based on a policy of domestic defence (Castles 1985) explains the rationale of governments, the behaviour of individuals and the reason why Australia has owner occupancy levels much higher than elsewhere. That is, the Australian approach to welfare was based on a policy of full employment, an incomes policy which produced relative equality in distribution, programs to widen access to owner occupation and a universalist approach to the provision of social security. Whether the level of owner occupation reached is desirable depends on what is regarded as a desirable welfare state.

Renting

The question of whether the present level of owner occupation is desirable or should be raised or lowered implicitly raises the question of how to consider those who rent their housing and how they might be able to gain the advantages attached

to owner occupation. Periodically proposals are made to tax imputed rents as a way of equalising the benefits of the different forms of tenure - the argument for tenure neutrality. Introduction of taxation of imputed rents would certainly reduce the relative attraction of owner occupation but it is not clear that it would necessarily improve the lot of renters, especially low income renters (it would more likely dramatically increase the numbers of aged persons living in poverty). Taxing imputed rents is appealing to the economic purist and to simplistic notions of social justice. That is, it is beguiling to both left and right. The proposal might be more attractive and principled if it was part of a general approach to the taxing of the full range of benefits and assets owned or enjoyed by everyone. There seems no particular reason in equity why ownership of housing should be singled out when other forms of capital used or enjoyed as a part of domestic life are not. The major problem for those on the left is that a large proportion of those renting are poor and the limited supply of rental housing frequently leads to high rents (Paris 1984). The situation is further compounded because although there is only a small proportion of the housing stock in public ownership not all of the poor are in it. Until recently not all those renting public housing were poor (although they were at the time they entered it). As a result of policy changes initiated in 1978 few of the tenants of public housing today could be described as anything other than poor.

Some part of the demand for rental accommodation comes from people who are in a transition phase of their life, are highly mobile or who have the resources to enable them to own but who do not want the bother, fuss or responsibility of owner occupation. Another comes from people who have no choice. For the most part the market meets the needs of the former. The latter group appear to be larger and their welfare is of greater concern. Moreover a high proportion of those in greatest need are women.

In pursuit of a variety of community health, safety and amenity objectives a regulatory system has been developed to raise the quality of housing. The concomitant of this is that, at the margin, private investors cannot or will not produce or invest in rental housing at locations where it is needed for rents affordable by those on low incomes. Public intervention to raise the standard of housing or public actions which reduce the supply of low rental accommodation should be accompanied by measures to increase the supply of rental housing, particularly for low income earners. There may be mechanisms such as depreciation and syndication (Macquarie Bank 1988) which encourage private provision of low rent housing but they appear to be difficult to target. The most efficacious way of doing this continues to appear to be direct public ownership which can be through a variety of community mechanisms.

The appropriate proportion of the stock which should be in some form of public ownership to assure a supply of rental housing sufficient to eliminate high rents for low income households is a matter of judgment. The present level is clearly too low. Providing rental subsidies is an attractive proposal if the supply of rental housing increased to the point where rents were reduced. It is more likely that

rents would inflate because of budget limitations in the funds available for such subsidies, the lagged response of investors and because such schemes are politically vulnerable. The construction or acquisition of stock by a variety of public and community agencies is more positive. Doubling the amount of rental accommodation for low income renters would probably still leave unsatisfied demand. A flexible response to demand would enable the public stock to be sold off whenever it was clear that the supply exceeded demand.

There seems to be some 'natural limit' to or dynamic equilibrium in the level of owner occupation in the present policy mix in our present economic system. Attempts to materially raise the level seem to be very expensive and will still leave a significant proportion who cannot afford or do not desire to become owners of the dwellings they occupy (in some cases with any other dwelling).

The better tactic might be to develop better schemes for shared equity cooperatives and housing associations to help those who want to avail themselves of all of the benefits of owner occupation. Such schemes would need to be accompanied by measures to increase the supply and variety of rental housing including the development of non-profit community and affinity group rental housing programs and projects. Community and affinity group housing could be administered to provide security of tenure, ability to control housing costs and allow a high degree of individual expression. Reform of the landlord/tenant legislation could also give tenants more security.

Concluding Comment

If we assume that, other than attempt some changes at the margin, governments in Australia do not wish to restructure the welfare state away from one based on a strategy of domestic defence, there appear to be few options open to increase the level of owner occupation in terms in which it has traditionally been defined. The risk is that with the undermining of the strategy of domestic defence by increased targetting of welfare, weakening the commitment to full employment and by withdrawing from commitment to a relatively equal income distribution it will be difficult to maintain the present level of owner occupation. That is, the emerging housing question may not be 'how to increase owner occupation?' but 'how do we maintain the level of owner occupation?'

Much of the discussion about housing policy has been 'static'. It has relied on cross sectional data with very little reference to longitudinal data or the housing life cycle of individuals and households. Only Nuetze and Kendig's (1991) work gives us an intimation that the problem might be different from the images frequently projected. Without wishing to minimise the stress, sometimes intolerable, which particular individuals and household experience in their search for shelter and accommodation, the discussion should recognise that the present approach to owner occupation produces results which are felicitous for the great majority, even though there is potential to make for more equitable outcomes. The stress experienced by some, a minority, are transitional and we need policies to help those people through

that stage of their life experience. Those who live in public housing obtain many of the benefits of owner occupation. A doubling of the stock of dwellings in community ownership would meet the need for secure housing for the overwhelming majority of those who are left in most need by the present policies on owner occupation.

This discussion has not fully explored the issue of whether there is equity within the present owner occupation distribution. There clearly are issues beyond that of the inequitable treatment of women. A fuller exploration of distributional questions depends on consideration of aspects of housing quality and quantity. Preoccupation with owner occupation may in fact obscure more important questions relating to the nature and development of housing and access and control over it.

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ABS Place of enumeration tables

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Appendix

Tables

Table 1

Sources: Australian Bureau of Statistics Censuses and Year Books, R.V. Jackson 1970, J.C. Docherty 1982, H. Kendig, C. Paris & N. Anderton 1987, P. Mullins 1981a, W. Vamplew (ed) 1987, G. C. Bethune 1977, M. Neutze 1977, Butlin 1964,

Notes: 1891 figures for Sydney are based on R.V. Jackson's estimates which apply to 35% of Sydney's total dwellings in 1891; 1981 data refer to households; 1986 data refer to occupied private dwellings;

† From 1971 to 1986 there is minor conflict between sources

* Data not located

Table 2, 5, 6, 7, 9, 10, 11 and 12

Source: Australian Bureau of Statistics. Census of Population and Housing, 1986: Households Sample File (Section of State) [machine readable data file]. Canberra : Australian Bureau of Statistics, 1986.

Note: Includes couple type primary families, single parent families, and lone person households, excludes group households; excludes caravans; Household Income categories 'Not Stated', 'Spouse Absent' and 'Not Applicable' are excluded. Unit of analysis is 'Derived Reference Person'†

Table 7 Household size is defined as number of members in the household.

Table 9,10 and 11 include outright owners and purchasers only

Table 12 excludes persons under 25.

† This is a constructed variable which uses the 1986 Sample File variables 'Family Number', 'Family Composition', 'Marital Status', 'Gender' and 'Relationship in Household' to approximate 1981 'Household Head' (see Lloyd & Anderton 1991). For couple type primary families, single parent families, and lone person households, numbers for Derived Reference Person correspond roughly to 1986 numbers of households respectively. However it is not possible in the 1% sample file to isolate only one reference person for a group household.

Table 3

Source: 1950 to 1980 all countries except Italy – G. Wood, 1987, [original source United Nations World Housing Survey]; Italy 1980, T. Burke, L. Hancock & P. Newton (1984) [original source: G. Kurain (1980) The Book of Rankings, MacMillan Reference, Table 235.

Note: G. Wood's Table notes, (a), (b), (c) – in the years 1954, 1961 and 1971 respectively, (d) – in the year 1982

* *Caution: Units of analysis may not be directly comparable. Home ownership and owner occupation are used interchangeably within and between sources*

Table 4

Source: H. Kendig, C. Paris and N. Anderton, (1987), ; W. Vamplew (ed) 1987

Notes: 1911 to 1976: data refer to dwelling structures; 1981 data refer to households, 1986 data refer to occupied private dwellings..

Estimates by Kendig, Paris and Anderton (1987) were used for outright owners and purchasers in 1961 and 1966 and for public tenants in 1911 and 1947

1947 figures should be treated with caution. At 1947 Census, a number of structures containing more than one household were counted as one but dwellings huts and sheds

were counted as houses. Consequently total number of dwellings is underestimated and number of houses is overestimated.

Table 8

Source: 1986 Census Australia, Cat. No. 2506, Table 3.13, based on full enumeration tables CSD062 and CSD028

Notes: (a) Primary families excluding families living in caravan parks. (b) Includes rent free and not stated. (c) Number includes income not stated. (d) Number includes income not stated or spouse absent.

Table 13a

Source: 1986 Census, ABS Cat. No. 2498 table C73;

Note: Other and Not Stated dwelling structure categories were derived by subtraction of identified categories from total; Other and Not Stated tenure categories were collapsed.

Table 13b

Source: 1986 Census, 21 page format, small area data microfiche Table CSD066

Note: Based on full enumeration and place of enumeration.

Figures

Figure 1

Source: Australian Bureau of Statistics, Australia in Profile, Census 86 Cat. No. 2502.0 [based on CX0087 and Unpublished data]

Note: Table CX0087 based on Place of enumeration data
(a) Landlord not stated responses have been pro-rated between the two rental sectors, (b) Includes dwellings being rented from a housing authority, (c) Includes rent-free, (d) Nature of occupancy included in total but not pro-rated between categories.

Figure 2

Source: National Housing Strategy 1991, Issues Paper 2, Figures B1, B2, B3, pp65-67.

Figure 3:

Source: N. Anderton, 1989, Figure 5, pp. 32

Note: The mortgage affordability index is calculated by assuming a credit foncier loan over 25 years at prevailing interest rates on a mortgage to the value of 75 per cent of the prevailing house price, assuming that 25 per cent of the income can be used to meet the repayments. 100 index points therefore, indicates that a dwelling is affordable at 25 per cent of prevailing average annual income. The house price series is the simple average of BIS SHRAPNEL'S house price data for Sydney, Melbourne and Adelaide.

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